

# Your Liquidity and Optionality Map

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## *Protecting the ability to wait and choose*

Liquidity is not only idle money. It can protect your long-term strategy from short-term shocks. This exercise helps you see how much flexibility your current financial structure gives you.

### **How to complete the exercise**

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- essential monthly commitments
- readily accessible resources
- possible unexpected needs
- investments you would prefer not to sell under pressure
- important future options you want to preserve

### **After completing the exercise**

- How many months of essential commitments could you cover?
- Would an emergency force you to sell long-term investments?
- Is some liquidity supporting your ability to take long-term risk elsewhere?
- Which future option matters enough to protect?
- Are you optimising so tightly that you have no room to adapt?

#### **An optionality pause**

Before committing cash permanently, ask: Which option does this create—and which option does it close?

### **My takeaway**

The option I most want my financial position to preserve is

\_\_\_\_\_

because \_\_\_\_\_

\_\_\_\_\_

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## Liquidity and Optionality Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

| Potential need/option | When might it arise? | Amount/flexibility needed | Current source | Would I need to sell? | Action      |
|-----------------------|----------------------|---------------------------|----------------|-----------------------|-------------|
| 1.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |
| 2.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |
| 3.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |
| 4.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |
| 5.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |
| 6.                    | <div></div>          | <div></div>               | <div></div>    | <div></div>           | <div></div> |

| What did I notice?                  | What will I protect?                    | What will I change?      |
|-------------------------------------|-----------------------------------------|--------------------------|
| The pattern that surprised me most: | A strength or habit I want to preserve: | One realistic next step: |
| <div></div>                         | <div></div>                             | <div></div>              |
| <div></div>                         | <div></div>                             | <div></div>              |

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.