

Your Financial Readiness Map

From resources to real possibilities

Financial Readiness asks a broader question than “How much do I have?” It asks what your resources actually allow you to do, and whether your strategy and habits help you turn possibilities into outcomes.

How to complete the exercise

Use the worksheet on the next page to trace one to three outcomes that matter to you. Start with the life outcome, then work backwards: identify the resources you have, the real capability those resources create, the agency that helps you act, and any constraint that blocks conversion into a real choice.

- a life outcome that matters to you
- resources that support it
- capabilities that make it realistically possible
- agency—strategy and habits—that helps you act
- constraints that prevent resources from becoming real choices

After completing the exercise

- Where do you have resources but limited capability?
- Where do you have capability but weak agency?
- Which strength already expands your choices?
- What external constraint matters?
- What functioning would tell you that readiness has improved?

A capability pause

Do not ask only “Do I have enough money?” Ask “What does my current financial position make realistically possible?”

My takeaway

The capability I most want to expand is _____
because _____

Your Financial Readiness Map

Financial Readiness Map

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

Functioning I value	Resources I can draw on	Capability: what is realistically possible	Agency: strategy & habits	Binding / conversion constraint	One useful improvement
1.					
2.					
3.					
4.					
5.					
6.					

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:

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