

2. The stress test

Go back through every line and answer three questions in the margin. Mine assumed the money would keep flowing, left out how principles get enforced when I am exhausted, and had never been proven against a single bad quarter. Yours has its own gaps. Find them on paper, not in receivership.

WHAT DOES THIS ASSUME?	WHAT DOES IT LEAVE OUT?	WHAT HAVE I NEVER BEEN FORCED TO PROVE?

3. Find your burn-the-ships line

Somewhere in your draft is one sentence that reads noble today and could become the confession you do not know you are making. Mine dreamed of people so indebted to us they would never leave, written by a man whose company would drown in debt. Circle yours. You do not have to delete it. You have to know which one it is.

MY LINE

4. Turn principles into mechanisms

For each principle, name the specific mechanism that enforces it on your worst day, because a principle without a mechanism is a wish. Being transparent about money is a principle. The thirteen-week forecast going to your spouse or your partner every Friday is a mechanism. If you cannot name the mechanism, the principle is decoration.

PRINCIPLE	THE MECHANISM THAT ENFORCES IT

5. Date it, sign it, calendar the reread

Put today's date on it, sign it, and set a calendar appointment to reread it once a year for the rest of your working life. When you reread it, ask one question of every line. Did this hold?

SIGNED

DATE

REREAD SCHEDULED FOR

The honest part. The document will not protect you. I am living proof of that. The habit of rereading it might.

Take these answers to a professional. This worksheet is not legal, tax, or financial advice and does not replace an attorney, a CPA, or a licensed therapist who knows your facts and your jurisdiction.

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