APPENDIX B · THE BROKE(N) PART(S)

The Decision Tree

Restructure, sell, file, or pause. Six gates, worked in order, that turn a paralyzing question into a decision you can defend.

Fast triage. Start at the top and work down. Do not skip a gate because you already know what you want the answer to be. The point of a tree is that it tells you things you were avoiding.

START HERE · ARE YOU STILL OPERATING THE BUSINESS?

1 Are you inside a legal event?

A receiver, a foreclosure sale date, a temporary restraining order, or the bank in control.

Yes	You need counsel immediately. Your options are now constrained. The primary paths left are selling under pressure or filing, depending on exposure and timing.
No	Go to Gate 2.

2 Can you make payroll and taxes in the next thirty days without new toxic debt?

Yes	Go to Gate 3.
No	Filing or selling becomes more likely. Restructuring without cash is a fantasy.

3 Is the business fundamentally profitable before debt service and chaos?

If you removed the one-time fires, is there real operating profit underneath?

Yes	These facts may support exploring a restructuring with your advisors.
No	Unclear counts as no. Go to Gate 4.

4 Is your personal guarantee exposure large enough to threaten your family?

If the worst case lands, are you personally finished?

Yes	Discuss a filing with counsel as a possible strategic shield. That is a structure, not a moral failure.
No	Selling or restructuring is usually the cleaner road.

5 Do you have a credible buyer path inside ninety days?

Yes	Discuss prioritizing a sale. It is the fastest reset and it reduces the long tail of damage.
No	Prioritize restructuring or filing, depending on your answer at Gate 4.

6 Are you mentally and physically cooked?

Not sleeping, panic-scrolling, snapping at everyone, or self-medicating.

Yes	You are not in decision condition, and a decision made here will haunt you. Choose PAUSE for seven to fourteen days. Freeze commitments, gather data, get counsel, stabilize, then come back to Gate 1.
No	Take the path your answers above point to, and put a date on it.

§ The if-then summary

Write your own conditions in the right column. If you cannot fill a row honestly, that path is not open to you yet.

PATH	DISCUSS IT WHEN ALL THREE ARE TRUE
Restructure	The business is fundamentally profitable, you can make payroll and taxes, and you have negotiating leverage and time.
Sell	You can find a buyer soon, you need a clean reset, and you want to stop the bleeding rather than manage it.
File	Personal guarantee exposure is existential, legal pressure is accelerating, and you need a court-supervised reset.
Pause	You are not in decision condition, you need a week or two to get facts, and you are not inside an irreversible deadline.

MY PATH, AND THE DATE I COMMIT TO IT

One rule. Do not wing it for six months. The system will crush you slowly, and slowly is the version that takes everything.

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.