

Score **one** risk. Self-handling small problems is fine — self-handling a business-stopping loss is not.

The risk

RISK I AM ASSESSING

Score (Low / Medium / High)

Factor	Score	Quick note
Likelihood		
Cost if it happens		
Time to recover		

Decision prompt

Handle it yourself only if the cost would not stop income for weeks, you have a repair or backup plan, and savings could cover a realistic loss.

MY CALL: HANDLE MYSELF / REDUCE / SEEK ADVICE — AND WHY

Next step

WHAT I WILL DO

TARGET DATE
