The Flywheel Architect — Workbook

The worksheets, ready to fill in

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Assembled from a decade of practice — and from the shelf of people who got there first.

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Contents

The workbook

The book teaches. This is where you do the thing.

Each worksheet is the checklist from a chapter, pulled out to stand on its own — print it, fill it in, finish it in a sitting or an afternoon. They're written to work without the book next to you, but each one names its chapter if you want the full reasoning.

(Numbered in book order — worksheet N follows the chapter it came from.)

Worksheet	From	Time
`01-quoting-machine.md`	Ch. 3 — Kill your rate card	an afternoon
`02-ship-a-tool-in-a-week.md`	Ch. 4 — Give away the checklist	one week
`03-bottleneck-to-second-brain.md`	Ch. 5 — Scaling solo	set up in a day, grows monthly
`04-adjacency-audit.md`	Ch. 6 — Find the business hiding next to yours	one sitting
`05-lineage-audit.md`	Ch. 7 — The business your past built	one sitting
`06-partnership-map.md`	Ch. 8 — The spokes you don't own	one sitting
`07-segmentation-blueprint.md`	Ch. 9 — Many brands, one skeleton	an afternoon per brand
`08-the-salable-parts-audit.md`	Ch. 10 — Build it like you'll sell it	an afternoon, plus one conversation
`09-read-the-brief.md`	Ch. 14 — Constraint is a brief	twenty minutes
`10-the-four-moves.md`	Ch. 15 — The four moves	one sitting
`11-the-valve-map.md`	Ch. 16 — Valves: the plumbing that buys time	an afternoon, on a calm week

How to use one: do it in one sitting where the worksheet says to — momentum matters more than polish. Every worksheet ends the same way, because the method does: **put a kill-or-keep date on the calendar before you're emotionally invested,** and judge honestly when it arrives.

(Format note: these markdown files are the source. They build into a standalone printable workbook — `python build/build.py --workbook-only` gives you a Letter edition to print and fill in, and a 6×9 one that matches the book's trim.)

Worksheet 01 — Build your quoting machine

From Chapter 3 — Kill your rate card. An afternoon of work that changes every job after it.

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Diagnose — your last ten jobs already know the answer

- [ ] Pull your last ten jobs. For each, write what it ACTUALLY cost you in hours, travel, and aggravation:

Job	Hours	Travel	Aggravation	What you charged
1				
2				
3				
4				
5				
…				

- [ ] Mark which ones your flat rate **overcharged** (you probably lost similar ones) and which it **undercharged** (those hurt).

- [ ] Write your **four levers** — the context variables that truly moved cost across those ten:

1. ______________________ 2. ______________________
2. ______________________ 4. ______________________

- [ ] Declare your **fixed triangle corner** (speed / money / quality) in one sentence:

> My fixed corner is ________, because _________________________.

Build — the machine is an email template and a promise

- [ ] Delete every price from surfaces that are hard to update (website, brochure, PDF). Route them to intake instead.

- [ ] Write the intake ask — **five fields maximum** that capture your levers (a pre-filled mailto works):

  1. ______________ 2. ______________ 3. ______________
  2. ______________ 5. ______________

- [ ] Write your triangle explainer, for clients — two sentences, no jargon:

  > ____

- [ ] Template your quote reply so a real number goes out **same-day.**

- [ ] Create a client readiness checklist that cuts your delivery cost.

Run — prove it on the next five quotes

- [ ] Quote your next five jobs by context. Track close rate vs. your rate-card era:

Quote	Priced by context	Won?	Would flat rate have won/lost it?
1			
2			
3			
4			
5			

- [ ] Watch for the jobs you would have LOST before — easy work, priced fairly, now winning.

- [ ] After five quotes, revisit the levers: promote what moved numbers, drop what didn’t.

Verdict — did context pricing close better than flat? ☐ Yes ☐ No ☐ Mixed — retune levers

Worksheet 02 — Ship your first tool in a week

From Chapter 4 — Give away the checklist. Done beats perfect. v2 ships after real people use v1.

Write it — days 1–3

- [ ] Pick the single question clients ask you most — the one you answer on every call:

> ______________________________

- [ ] Write the answer as a checklist in the CUSTOMER's words (what *they* do, not what you know). Draft the steps:
  - [ ] ______________________________
  - [ ] ______________________________
  - [ ] ______________________________
  - [ ] ______________________________
  - [ ] ______________________________

- [ ] Add the **philosophy sentence** at the top — why this matters, memorable enough to repeat:

> ______________________________

- [ ] Add **one mental model** they can carry away (a triangle, a window, a rule of thumb):

  ____

- [ ] Name **one honest limitation or exclusion** inside the tool:

> This won't help you with ______________.

Build it — days 4–5

- ☐ Put it on one page with exactly ONE call to action at the end — an email pre-filled with your intake fields.
- ☐ No email gate, no signup wall. *(The whole point is generosity.)*
- ☐ Make it print clean: blank boxes, no navigation, readable in black and white.
- ☐ Read it out loud once. Rewrite or cut every sentence that sounds like a brochure.

Spread it — days 6–7, and forever

- ☐ Send it personally to ten past clients with one line: *“made this, thought of you.”*
- ☐ Offer a co-branded version to your top three referral partners — their name on top, yours as quiet credit:

  1. ____________________ 2. ____________________ 3. ____________________

- ☐ Hand the printed version out where your customers already are.
- ☐ Track ONE number: how many inquiries arrive **already having used the tool.** → ________
- ☐ Watch for a repeated NEW question — that’s tool number two:

  ____

Verdict — is the tool bringing pre-taught inquiries? ☐ Yes ☐ Not yet — ship v2

____

Worksheet 03 — From bottleneck to second brain

From Chapter 5 — Scaling solo. Trust compounds monthly — start narrower than feels impressive.

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Set up the visibility — before the first task is ever delegated

- [ ] Pick ONE shared platform where tasks, notes, and decisions live — route everything into it: ____________________

- [ ] Define starting access — calendar + tasks + drafting first; money and sensitive accounts come later, earned:

> Starts with: _______________ Earned later: _______________

- [ ] Write your **Green list** — ten routine things they act on without ever asking:

1. ____________ 2. ____________ 3. ____________ 4. ____________ 5. ____________

2. ____________ 7. ____________ 8. ____________ 9. ____________ 10. ___________

- [ ] Write your **Red list** — the things you always see first (money, reputation, sensitive relationships, hard-to-reverse):

1. ____________________ 2. ____________________ 3. ____________________

2. ____________________ 5. ____________________

- [ ] Post the flag rule where you'll both see it daily: **an imperfect early flag beats a polished late surprise.**

Delegate for real — week one

- [ ] List every task you personally did last week that happened entirely via email or a screen:

> ____

- [ ] Hand **three Green items** over completely this week — including the authority to finish them:

  1. ____________________ 2. ____________________ 3. ____________________

- [ ] Write the working agreement down and share it *(steal the one in `appendix/working-agreement.md`)*.

- [ ] Set the daily-brief format: what moved · what needs you · what's blocked — bullets, not reports.

- [ ] Resist re-doing their work. **Correct the system, not the task.**

Grow the trust — every month after

- [ ] Protect the weekly check-in — honor their permission to re-book it when you cancel.
- [ ] Move at least one **Yellow** → **Green** each month. This month's:

  ____

- [ ] Hold the monthly role conversation (energy, clarity, sustainability, tools — not just tasks).
- [ ] Put the scope-and-compensation review on the calendar so it happens by design: ________ / ________ / ________
- [ ] Ask what would help them succeed — access, tools, training, context — *before* it becomes a problem.

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Monthly check — is the Green zone visibly wider than last month? ☐ Yes ☐ No — why?

> ____

Worksheet 04 — The adjacency audit

From Chapter 6 — Find the business hiding next to yours. Do the whole thing in one sitting. Momentum matters.

Map — facts first, opinions later

- [ ] List every service your customers buy within 30 days **before or after** yours. Aim for at least ten.

  1. ______________________________
  2. ______________________________
  3. ______________________________
  4. ______________________________
  5. ______________________________
  6. ______________________________
  7. ______________________________
  8. ______________________________
  9. ______________________________
  10. ______________________________

- [ ] Mark the ones you could deliver at your **current quality bar** within 90 days.
- [ ] Cross out anything that would confuse or cheapen your existing brand.
- [ ] Circle the ONE with the most customer overlap and the shortest referral sentence.
- [ ] Write that referral sentence — the exact words your current business would use to hand a customer over:

  > ______________________________

Design — architecture before effort

- ☐ Write the seam sentence: “We do X. They do Y.” *(If you can’t write it, the businesses will blur.)*

  > We do ________________________ . They do ________________________ .

- ☐ Decide the relationship: **same brand / sister brand / partner referral.** *(Different trust contracts need different brands — see Chapter 7.)* → ______________________

- ☐ Define the idle criteria for your CURRENT business — what must be systematized before you split your attention:

  > ____

- ☐ Pick the first shared asset — one checklist, guide, or tool that serves both businesses’ customers: ______________________

- ☐ Name the new business’s honest exclusion — what it will publicly NOT do: ______________________

Prove — ninety days, then a verdict

- ☐ Soft-launch to existing customers only — no ads, just the referral sentence in real conversations.
- ☐ Track referrals BOTH directions, monthly. *(A flywheel spins both ways, or it’s just a side hustle.)*
- ☐ **Put the kill-or-keep date on the calendar now**, before you’re emotionally invested: ________ / ________ / ________
- ☐ At day 90: keep it **only if** referrals flowed both ways without you forcing them.

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Verdict (fill in on the date): ☐ Keep ☐ Kill ☐ One more cheap test

Notes / what the evidence actually said: >

Worksheet 05 — The lineage audit (the inheritance ledger)

From Chapter 7 — The business your past built. Run it against the last venture you outgrew (or the one you can feel yourself outgrowing now). Facts before feelings.

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Excavate — list before you judge

What did that venture deposit in your hands? Aim for at least ten line items across the five buckets. Don't decide what's useful yet — the thing you'd skip is usually the engine.

Skills (what you can now do that you couldn't before): - ______________________________ - ______________________________

Relationships (people who still take your call): - ______________________________ - ______________________________

Gear (what you bought that still works): - ______________________________

Reputation (what you're known for, and to whom): - ______________________________

Customer insight (how one kind of person actually buys): - ______________________________ - ______________________________

Separate — vehicle from engine

For each line item, mark it **V** (vehicle — belonged to the specific brand and offer that died) or **E** (engine — a capability that outlives any single brand). Then, in one sentence:

> The real thing that venture built was ______________________________.

Assign — keep / translate / leave

Give every item exactly one mark.

Item	Keep (as-is)	Translate (change shape)	Leave (why?)

- **Keep** — carries forward unchanged.
- **Translate** — carries forward but must be re-pointed at the new context.
- **Leave** — stays behind on purpose. *Write why.* A left-behind item with no reason is just something you haven't finished grieving.

. . .

The real test — is your Leave column empty? If it is, you didn't outgrow the old thing; you're about to rebuild it. Fill it honestly.

Then: log the outgrown venture in your Failure Ledger if it isn't there — not as a loss, but as tuition, with a note on what it bought.

> Starting capital for the next venture = everything in **Keep** + **Translate**.

Worksheet 06 — The partnership map

From Chapter 8 — The spokes you don't own. Run it on the next spoke you can feel yourself about to over-build.

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Name the gap — be honest about what you don't want to own

- The capability this spoke actually needs (be specific — not "more scale" but "the trucks, crew, and inventory to serve 200 people on a Saturday"):

  > ______________________________

- The sentence that decides it:

  > I do **not** want to build this myself. ☐ true ☐ not true

  (If it isn't honestly true, this may be a real owned spoke — a different chapter. Partnership is for gaps you want filled, *not* owned.*)*

Find the fit — and write both seams

- A complementary business that already runs this at the scale you lack:

  > ______________________________

- **The seam sentence** (the public boundary that makes you safe to promote):

  > We do ______________. They do ______________.

- **The referral sentences —** one in each direction:

> Us → them: "____" Them → us: "____"

(A referral you can't say in a sentence won't flow. Write both, or the wheel only spins one way and calls itself a partnership.)

Pick the model — decide how the work moves

Choose one, out loud, before you're improvising it mid-job:

- ☐ **Referral** — point the customer at them and step out.
- ☐ **White-label** — their capacity under your name (or yours under theirs).
- ☐ **Co-deliver** — both brands visible, both on site, seam drawn for the customer to see.

Put a **check-in date** on the calendar (same as a kill-or-keep date): ________ / ________ / ________

> The test on that date: is the referral flowing **both** ways, without either of you forcing it? A flywheel spins both ways, or it's just generosity with extra steps.

Worksheet 07 — The segmentation blueprint

From Chapter 9 — Many brands, one skeleton. Brand lines are cheap to draw early and brutal to redraw late.

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Segment — trust contracts first, logos later

- [ ] List every distinct audience you serve — in their words, one sentence each:

  1. ______________________________
  2. ______________________________
  3. ______________________________
  4. ______________________________

- [ ] Run the **confusion test** on every pair: would these two customers lose confidence meeting on one site?

Pair	Confused / lose confidence?	→ same brand or split?
A × B		
A × C		
B × C		

- [ ] Draw the brand lines where the confusion test fails; let one brand stretch where it passes.
- [ ] Name your shared **skeleton** — the systems every brand reuses (design, intake, checklists, team):

> ______________________________

Identify — one page per brand (an afternoon each)

Copy this block once per brand.

- **Brand name:** ______________________
- **Audience sentence (their words):** ______________________
- **Promise (the trust contract):** ______________________
- **Accent color (distinct from siblings):** ______________________
- **Three voice adjectives:** ________ · ________ · ________
- **Honest exclusion** (and which sibling catches that referral): ______________________
- **Current tagline:** ______________________
- **Retired-tagline graveyard:** ______________________

Wire — decide every relationship on purpose

☐ For every PAIR of brands, choose the setting and write why:

Pair	Siblings / Quiet credit / Island	Why

☐ Write the public **flywheel story** for the sibling group — why they link is a story, not a mystery:

> ____

☐ Write the referral sentence each brand says to hand a customer to the next.

☐ Where a partner or client should be the star, demote your brand to the quiet-credit line.

Protect — containment is kindness to future-you

☐ Separate domains and inboxes per brand — shared logins are how failures spread.

- ☐ Run the **containment drill:** if this brand died tomorrow, what else would be damaged? Fix what you find:

> ____

- ☐ Give every young brand its own kill-or-keep date, reviewed ALONE — never propped up by its siblings.
- ☐ Schedule the **bounce:** when one spoke drains you, which one restores you?

____

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Verdict — does every brand pass the containment drill (fails alone)? ☐ Yes ☐ No — fix the shared points

> ____

Worksheet 08 — The salable-parts audit

From Chapter 10 — Build it like you'll sell it.

Time: an afternoon for the first half, one uncomfortable conversation for the second.

Two questions, and they're the same question pointed in opposite directions. Could someone else *buy* what you've built? And could someone else *replace* you tomorrow? A business where the answer to both is no isn't safe. It's unexamined.

Step 1 — List the machine

Every internal function you run. Not services you sell — the plumbing. How you quote. How you schedule. How you intake. How you edit, deliver, invoice, chase. How you decide what to say yes to.

#	The function	Who can run it today
1		
2		
3		
4		
5		
6		
7		
8		

> If the right-hand column says "me" more than five times, you don't have a business yet. You have a job with unusually good branding.

Step 2 — The stranger test

Take the five that matter most. For each, answer honestly.

Function	Could a stranger buy and use this without me in the room?	What's missing

The "what's missing" column is your operational debt, itemised — probably for the first time. It's usually one of four things: **a boundary** (where it starts and stops), **documentation** (because a stranger can't ask you), **a price**, or **a quality bar** that isn't just "good enough that I can live with it."

Step 3 — Put a number on your own plumbing

For each of the five, what would you charge someone to use it?

Function	What I'd charge	What it costs me to run

- [ ] I could name a real number for every row.
- [ ] I couldn't for at least one — which means I don't actually know what that part of my operation is worth, to me or anyone else.

Step 4 — Finish one

Pick the function closest to being salable. Not the biggest — the closest.

The one I'm finishing: ________________________________

What "finished" means, specifically: ____________________________

____

Done by: ____________

> You don't have to actually sell it. The discipline is the payoff — a thing you *could* sell is a thing you can hand off, price, and cut. A thing that only makes sense inside your head is one you'll operate until you quit.

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Step 5 — The lock-in audit

Now the other direction. Every partnership, client relationship and retainer you currently have.

Who	Could they replace me inside a week?	If not — why not?

Now the honest sort. In the "why not" column, mark each one:

Q — they'd struggle to replace me because *the work is genuinely good.*

S — they'd struggle because *switching is a pain* — contracts, embedded process, they hold no copies, nobody else knows the system.

Count your **S** rows: ________

> That number is revenue that survives on friction rather than quality. It feels like loyalty right up until the day someone finally does the math.

Step 6 — What you're charging for annoyance

Write the single relationship where you're most protected by switching cost rather than by being good:

What would you have to improve for that to flip to **Q**?

- [ ] I'd take this deal if I were on the other side of it.
- [ ] I wouldn't — and I've written down what I'm going to change.

Step 7 — Say the sentence

Pick one partner. Say this out loud to them, this week:

> **"If someone does this better than me, take them. I'd rather you have the better thing, and I'd rather know."**

Who I'm saying it to: ____

Date I said it: _______________

What they said back: ____

- [ ] Done. It's now their job to keep me honest, and mine to stay worth keeping.
- [ ] Not done, because ________________________________ *(read that reason back. Is it a business reason or a fear?)*

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Kill-or-keep date: ____________

On that date, check three things: whether the function from Step 4 actually got finished, whether your **S** count went down, and whether anyone took you up on Step 7. If a partner did leave — good. You found out on a Tuesday, cheaply, instead of in a year, expensively. Now go be worth coming back to.

Worksheet 09 — Read the brief

From Chapter 11 — Constraint is a brief.

Time: twenty minutes, and it should be an uncomfortable twenty.

A hard constraint isn't a crisis, it's a specification. This sheet turns it back into a brief — before you reach for relief, and before you pick a move.

Step 1 — Name the currency you're short of

Money is the loudest one, not the only one. Tick what's actually binding — and if it's more than one, the tightest one is your brief.

- [ ] **Money.** Deletes anything needing capital, inventory, a build, or a thirty-day cycle.
- [ ] **Time.** Deletes anything needing sequence — iteration, testing, sleeping on it.
- [ ] **Hands.** Deletes anything needing coordination you can't run. Borrow hands as a trade, never as a favour.
- [ ] **Attention.** Deletes anything needing sustained judgment. A decision made this depleted is one you'll pay to redo.

Step 2 — Write the actual numbers

Vague pressure produces vague moves. No ranges, no "soon." Whatever the currency, write it as literally as you'd write dollars.

I need ______________ by ______________ (date).

What's in the account right now: $ ______________

What's certain to land before that date (already invoiced, already sold, not "probably"):
$ ______________

The real gap: $ ______________

Step 3 — Read the brief

What does the constraint **delete**? Anything needing a build, a new audience, a warm-up, a thirty-day invoice cycle, or someone to like you first.

What's left after the deletions — the short list:

- ______________________________
- ______________________________
- ______________________________

Step 4 — If the clock is what's short: rank by reversibility

Skip this if money is your only constraint. When *time* is the binding one, the instinct is to sort the work by importance and start at the top — which gives you no cuts, because everything on the list is important.

Sort by **what's expensive to undo** instead. Spend the hours on the top rows; deliberately placeholder the bottom ones, and write down that they're placeholders so nobody later mistakes them for decisions.

The decision	If it's wrong, cost to change in 6 months	Do now / placeholder

My placeholders, and when I'll decide them for real:

- ______________________________ by __________
- ______________________________ by __________
- ______________________________ by __________

Kill-or-keep date: ______________

On that date, check whether the thing that created the gap is still there. Solving the days without touching the cause just buys a rerun.

Next: `10-the-four-moves.md`.

Worksheet 10 — The four moves

From Chapter 12 — The four moves.

Time: one sitting. Do the sweep in Step 2 before you call anybody.

You've read the brief. Now pick the move — and run every option you're serious about through both tests before a single call gets made.

Step 1 — Name the four moves, out loud

Write one honest sentence for each. You're not choosing yet — you're refusing to let the default happen by itself.

Borrow. Who, how much, and what it costs beyond the money:

Defer. Which obligation moves, how many days, and what it costs. A number and a date, or it's stalling — `11-the-valve-map.md` is where you work out which obligations are even eligible:

Build. What could plausibly be sold inside the window:

Sell the dead weight. The one nobody counts. Step 2 is the sweep — do it before you call anybody.

> Relief ends the constraint before the constraint has told you anything. If you're going to take it, take it on purpose.

Step 2 — The dead-weight sweep

Before you borrow, beg or build, go look at what you already own that isn't doing anything. Walk the drawer, the closet, the shelf, the old-phones box.

Item	Paid	Earning now?	Blocks revenue if gone?	Would I re-buy it within a year?	Cash today

Anything with **no** in columns 3 and 4 and **no** in column 5 is inert, and inert things should be liquid. Ignore what you paid — nobody is buying your memory of the purchase.

> An idle tool isn't sitting at zero. It's sitting at minus twenty dollars you can't put on a real problem. **The worst day to sell dead weight is always later** — there's a last week anyone will pay anything, and you find out it passed when the offer is zero.

Not for sale, no matter what: the survival system. The thing that lets you finish the job when something breaks is insurance, not surplus.

Total I could have in hand this week: $ _______________

- [ ] I checked the fast channel (pawn, buyback, trade-in) *and* what it'd fetch sold privately — then priced the difference against the evenings it costs me.

Step 3 — Ask the second question

Not *who can give me money.* **Who has a problem this week worth more to them than my number?**

List people and businesses who **already trust you —** there's no time to build trust, so this list is closed. For each one, find the date already sitting in their calendar: an event, a listing, a launch, an inspection, a deadline.

Who (already trusts me)	Their date this week	The problem attached to it	Worth to them

> Urgency you can't manufacture is already in someone else's calendar. Go find it there.

Step 4 — The Tuesday test

Run every option you're seriously considering through this before you make a single call.

The offer	Would I offer this on an ordinary Tuesday?	If no — what it costs me in 3 months

Watch for the three classics: **prepaid work you can't deliver** (selling January to pay for October), **the discount that resets your price** permanently, and **the client you'll resent by week two.**

- [ ] Every "no" above has its three-month cost written down, and I decided anyway rather than by accident.

Step 5 — The relationship test

For each offer you're about to make:

> **Would they do this deal again, knowing everything I know right now?**

- [ ] Yes for all of them. These are trades.
- [ ] No for one — and I've crossed it out, or I've written down which relationship I'm choosing to spend and why.

And the corollary:

- [ ] **My emergency is invisible in the offer.** The deadline is mine. The offer stands on its own merits or it doesn't stand.

Step 6 — After it clears, log the play

Do this within a week, while you still remember what actually worked.

What I sold, and to whom (generically): ______________________________

Why they said yes that fast: ____

What this tells me my real business is: _____________________________

> Whatever you reached for under that pressure is your real business. The rest is what you do when you're comfortable.

- [ ] This is now a **play** — something I could run deliberately on a normal week — and it's written down where I'd find it.
- [ ] It was a **rescue.** I got out and learned nothing repeatable, so this will happen again. What would have to be true for it to be a play?

. . .

Kill-or-keep date: ____________

On that date, check two things: whether the play got run once on purpose, when nothing was on fire — and whether the thing that created the gap is still there. Solving the three days without touching the cause just buys a rerun.

. . .

Kill-or-keep date: ____________

On that date, check whether the play got run once on purpose, when nothing was on fire. A move you only make under pressure isn't a play yet.

Next: `11-the-valve-map.md` — the plumbing that makes the next one cheaper.

Worksheet 11 — The valve map

From Chapter 13 — Valves: the plumbing that buys time.

Time: an afternoon, on a calm week. That's the whole point of it.

Do this when nothing is wrong. Everyone can fill it in on a good Tuesday; almost nobody can do it correctly at 2 a.m. on the fourteenth.

Step 1 — Read your valves

Do this part on an ordinary week, not a bad one — that's the whole point.

List every account you run and what drafts from it. If everything drafts from one account, write that down too; it's the finding.

Account	What draws on it	Balance today	Days of runway

> Each balance is the runway for the specific thing it funds. You shouldn't have to calculate that — you should be able to look.

Which single obligation is closest to becoming the whole problem?

Which obligation could I starve for two weeks without anything else noticing? *(If the answer is "none," you have one valve, not four.)*

Step 2 — Sort every obligation by penalty, not size

Obligation	Days it can move	What it costs	Tier	In the earning path?	Cuts off how fast?

Tier 1 — a fee and nothing else (subscriptions, processors, normal supplier accounts). **Tier 2** — your terms change permanently (autopay pulled, moved to prepay, credit trimmed). **Tier 3** — something durable: credit reporting, a lien, an eviction filing, or a sole operator who needed the money.

> **A fee is a price. A record is a scar.** Pay fees freely. Never buy scars. Tier 3 is not on the menu, however slow the consequence looks.

Step 3 — The column that overrides the tier

If it stops, does your ability to earn stop with it? A forty-dollar subscription sitting inside your delivery is tier 1 on penalty and catastrophic in practice — and it locks you out by lunch, while rent gives you months. The cheap automated ones cut fastest.

Everything in my earning path — the list that is never available to defer:

- ______________________________
- ______________________________
- ______________________________

- ______________________________________

> **Never defer anything in the earning path, however cheap the penalty.** Defer the inert first, even when the inert one is the bigger number.

Step 4 — Price it like the loan it is

For the obligation you'd actually move first:

fee ________ ÷ amount ________ × (365 ÷ ________ days) = ________ **%**

Now write what else was genuinely on the menu this week — an overdraft, a cash advance, a card, losing a client — and what each of those costs:

____

____

- [ ] The one I'd choose is the cheapest thing actually available, not the one that feels least embarrassing.

Step 5 — Defer one to fund several

Don't ask which bill to skip. Ask which single deferral frees the most money for the payments that stop the business if they lapse.

The one deferral: ________________________________ **frees $** ________

What it protects:

- ______________________________________
- ______________________________________
- ______________________________________

Step 6 — Know your counterparties before you need to

For each obligation in tier 2 or 3, who is on the other end — an institution with a late-fee schedule, or a person?

Obligation	Institution or person	Would they work with me?	Have I actually asked?

> Have the conversation on a good month, when you want nothing. The same words in a bad February aren't a conversation, they're a request.

. . .

Kill-or-keep date: ______________

On that date, re-read the runway column. If any obligation has fewer days than it did last time and you didn't decide to spend them, the valve isn't being managed — it's leaking.