

The Structural Integrity Scorecard

Emotional Tolerance vs. Mathematical Capacity

Created by SafeSimpleSound Financial Planning

Your S3 Risk Audit

What You'll Discover:

- **Safe:** Determine your mathematical ability to lose money without ruining your life (Capacity).
 - **Simple:** Evaluate your emotional ability to sleep at night (Tolerance).
 - **Sound:** Identify the dangerous "Gap" between your feelings and your finances.
 - **Constitutional Advantage:** We align your portfolio with your *needs*, not just your *mood*.
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Part 1: The "Sleep Well" Assessment (Tolerance)

Instructions: Rate your agreement (1 = Disagree, 5 = Agree).

1. I would sell my investments if they dropped 20% in a month. [1-5]
2. I check my account balances daily when the news is bad. [1-5]
3. I prefer guaranteed small returns over potential large gains. [1-5]
4. Losing money feels much worse than missing out on gains feels good. [1-5]
5. I worry about money even when I have enough. [1-5]

- **High Score (20-25):** Low Risk Tolerance (Conservative).
 - **Low Score (5-10):** High Risk Tolerance (Aggressive).
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Part 2: The “Financial Physics” Audit (Capacity)

Instructions: Rate your structural reality (1 = Weak, 5 = Strong).

1. Time Horizon: I do not need this money for 10+ years. [1-5]
 2. Income Stability: My job/business is recession-proof. [1-5]
 3. Liquidity: I have 12 months of cash reserves. [1-5]
 4. Debt Load: I have no high-interest debt and low fixed costs. [1-5]
 5. Goal Flexibility: I can delay retirement if the market drops. [1-5]
- High Score (20-25): High Risk Capacity (You can afford to take risk).
 - Low Score (5-10): Low Risk Capacity (You cannot afford to lose).
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Part 3: The Gap Analysis

Compare your scores:

- The “Frustrated” Investor: High Capacity (Physics says yes) vs. Low Tolerance (Emotions say no).
 - *S3 Solution:* You need education and “Safe” buckets to permit growth.
 - The “Reckless” Investor: Low Capacity (Physics says no) vs. High Tolerance (Emotions say yes).
 - *S3 Solution:* **DANGER.** You are gambling with money you can’t afford to lose. You need immediate de-risking.
 - The “Aligned” Investor: Scores match.
 - *S3 Solution:* Optimization and maintenance.
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Insights Summary

Key S3 Differentiator: Most advisors only ask “How do you feel?” We ask “What can the math support?”

Educational Generosity Promise: Use this scorecard to diagnose your own financial anxiety.

Your Next Steps

Immediate Action: Calculate your Gap. If you are “Reckless,” take action today.

Professional Support: Schedule a **Capacity Alignment Review**. We build plans that respect your emotions but are anchored in your math.

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