



Income Protection Audit Checklist

A Smart-Worker Studio Tool

Purpose:

This checklist helps you assess whether your income is protected across three essential layers: Role Security, Market Security, and Income Diversification.

Check off what you already have in place. Circle what needs attention. Take action on one gap this week.

Layer 1: Role Security

How protected are you inside your current organization?

Performance & Value

- I can clearly describe the measurable results I deliver in my role
- I track my accomplishments (metrics, projects, impact)
- My manager understands the value I bring
- I regularly contribute to visible or strategic projects
- I understand what leadership considers “high performance”

Skill Strength

- I am developing at least one high-demand skill relevant to my field
- I stay informed about changes affecting my role
- I proactively solve problems rather than waiting for direction
- I can confidently explain how my work supports business goals

Score Yourself:

If you checked fewer than 6 boxes → Strengthen this layer.

Layer 2: Market Security

How employable are you outside your organization?

Career Readiness

- My resume is updated within the last 6 months
- My LinkedIn profile reflects my current achievements
- I have a clear professional summary that highlights my strengths
- I know what roles I would target if job searching

Network & Visibility

- I maintain relationships beyond my current workplace
- I have at least 3 professional contacts I could call for references
- I participate in industry groups, events, or online communities
- I understand current hiring trends in my field

Mobility Check

- I could confidently begin a job search within 30–60 days
- I have examples ready for behavioral interviews

Score Yourself:

If you checked fewer than 7 boxes → Strengthen this layer.

Layer 3: Income Diversification

How dependent are you on a single employer for income?

Additional Income Streams

- I have at least one income source outside my primary job
- I have identified a skill I could monetize if needed
- I understand my organization's conflict-of-interest rules
- I have explored digital, consulting, freelance, or investment income options

Financial Cushion

- I have an emergency fund (minimum 3 months expenses)
- I am actively building savings or investment income
- I understand my monthly financial commitments
- I could reduce expenses quickly if necessary

Score Yourself:

If you checked fewer than 5 boxes → This layer needs development.

Quick Risk Assessment

Ask yourself honestly:

- If my role ended tomorrow, how stressed would I feel?
 - Calm and prepared
 - Concerned but manageable
 - Extremely anxious
 - Do I rely on one employer for 100% of my income?
 - Yes
 - Mostly
 - No
 - Could I replace my income within 90 days?
 - Yes
 - Possibly
 - No
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Your Action Plan

Write ONE action you will take this week to strengthen your weakest layer:

What Strong Income Protection Looks Like

You have:

- ✓ Clear documented value in your current role
- ✓ Market-ready career materials
- ✓ Active professional relationships
- ✓ At least one secondary income path
- ✓ A financial cushion

When these layers are in place, you don't rely on hope.

You rely on preparation.