Compare ways of working

A career conversation about the cash needed between roles.

Bring to the conversation

- Dated savings balances and a monthly essential-spending estimate
- Written bonus repayment and tail-coverage terms, with quotes if available
- A timeline for notice, the last paycheck and any replacement income

A 15-minute discussion

2 minutes / Gather
Name the decision and the documents available. Mark a missing fact as unknown rather than filling it with a guess.

5 minutes / Work the example
Read the fictional inputs and reproduce the calculation. Name one omitted fact that could change the comparison.

5 minutes / Use the worksheet
Record private facts, their document or page, and the date. Keep estimates separate from written terms. Sharing personal numbers is optional.

3 minutes / Leave with a question
Write one unresolved question, who can answer it and a date to revisit it. Keep the worksheet for that conversation.

Keep personal details private

Use the fictional example in a group. Keep personal documents and completed worksheets private. A participant can share selected questions directly with a professional; Andwise receives no completed worksheet. Arithmetic does not establish eligibility, coverage, legal rights or the value of a practice.

Compare ways of working

How an exit cost changes the months covered

Fictional example	Exit cost A	Exit cost B
Savings available	$36,000	$36,000
One-time exit costs	$6,000	$16,000
Monthly essentials	$5,000	$5,000
Months of essentials covered	**6 months**	**4 months**

Method

(Savings minus exit costs) divided by monthly essentials. No replacement income is assumed.

What this leaves unresolved

These are fictional cash amounts, with no tax adjustment, new benefit costs or emergency expenses. The calculation does not establish when another job will start or whether leaving is affordable.

Questions for the conversation

- Which exit amounts are written terms, and which still need a quote or interpretation?
- When would coverage and pay end, and what costs begin before another role?
- Who can confirm the notice deadline and any repayment exceptions?

Sources and current versions

All figures are invented teaching inputs. Exercise prepared 2026-10-24; linked rules show their own check dates.
https://www.joinandwise.com/decide/career
https://www.joinandwise.com/contracts/clauses