Try a different work schedule

A meeting about a smaller schedule and the expenses it would cover.

Bring to the conversation

- Current take-home pay and the written reduced-hours pay proposal
- Essential monthly spending and any costs that change with the schedule
- Benefit eligibility, call expectations and duties outside scheduled hours

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.

Try a different work schedule

A smaller workweek with the same spending floor

Fictional example	40-hour schedule	32-hour schedule
Assumed monthly take-home pay	$9,000	$7,200
Monthly essentials	$6,000	$6,000
Monthly amount above essentials	**$3,000**	**$1,200**

Method

Monthly take-home pay minus monthly essentials. The pay figures are inputs, not tax estimates.

What this leaves unresolved

The fictional pay falls in proportion to hours. A real proposal may change benefits, production thresholds or unpaid duties differently; this example assumes none of those additional costs.

Questions for the conversation

- Does the written proposal change call, inbox work or production thresholds?
- Which benefits change at the proposed hours, and what would replacing them cost?
- When will actual hours and pay be compared with the written proposal?

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/schedule
https://www.joinandwise.com/residency/hourly