

# The Build-It-Before-You-Need-It Audit

*Thirteen questions to answer while it's still hypothetical.*

You can't plan the diagnosis, or the day the ground shifts under one of your people. You can plan for it. Here's the audit I'd run on myself if I could go back, and the one I'd ask you to run now, while it's still hypothetical. Six questions for you, seven for anyone who leads people. Almost none of it can be built in the emergency, which is the entire reason to run it today.

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## PART 1 · FOR YOU

### The Pre-Crisis Inventory

*The things that carried me, I built on ordinary days when there was no reason to. None of this assumes the worst. It just refuses to be surprised by it.*

#### 1. Have you built the body you'll need before you need it?

*Your body has to be able to take the hit, whatever the hit turns out to be. Name the routine you'll actually keep on the boring days, and start it this week.*

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#### 2. Are you listening to your body, or just feeling fine?

*Feeling fine is not the same as being fine. Book the physical, stay current on screenings, and build the relationship with a doctor who will know your normal before anything changes.*

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#### 3. Do you know what your benefits actually do at month four?

*Federal job protection runs 12 weeks. Serious illness routinely runs six months or more. Read your own coverage, then ask your employer what happens after the legal minimum runs out.*

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#### 4. Have you built your own financial bridge?

*Stress-test it. Your income drops to disability pay for six months starting next week. Find out what breaks, and what coverage you would have needed to buy already.*

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#### 5. Do you know who your six are, and can you ask them?

*Write the six headings: faith, family, friends, coworkers, company, medical staff. Put names or gaps under each. The gaps are the plan. Then decide in advance that accepting help is logistics.*

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#### 6. Have you poured the foundation only you can pour?

*The inner half, the one no employer can fund and no one else can build for you. Name what you stand on, and pour it on the ordinary days.*

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## The Organizational Audit

*Two of the six pillars belong to work. When a crisis hits one of your people, a third of their support structure is whatever you already built. Somebody writes that share in advance, whether they mean to or not.*

### 1. What's the first sentence out of your mouth?

*Decide it before you need it, and write it down. Then read what your policies say in that same moment, because they are a first sentence too, delivered automatically with no one in the room. Make sure the two match.*

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### 2. What happens to your people's coverage at week 13?

*Not what you would hope. Find out in writing what the standard process actually does when it runs and nobody steps in.*

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### 3. Who controls that decision?

*You, or the third party administering your benefits? Find out where the leverage actually sits, and what moves when you push on it.*

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### 4. Do your people know what's available to them?

*List what you offer. List what your people know you offer. Those are almost never the same list. Close the gap while it is still abstract for them.*

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### 5. Do they feel safe being honest with you?

*Ask the question without the curve built into it: how is it actually, right now? Then look hard at what your culture rewards, because celebrating the one who pushed through in silence teaches everyone else the price of honesty.*

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### 6. Would the work survive the person?

*Build the bench one layer down, cross-train the roles, and get what lives in one person's head written down. Done early, it protects the person as much as it protects the company.*

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### 7. Do you know how to bring someone back?

*Plan the re-entry the way you plan the leave: what scope they return to, who tells them honestly, and how you make room for someone who is not at 100 percent on day one.*

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*Run it on yourself first. Then run it on the place you work.*

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