

# Global Debt Crisis Personal Protection Checklist

*Your Step-by-Step Guide to Financial Security in the \$91 Trillion Crisis*

## How to Use This Checklist

**This isn't theory—it's action.** Each item below represents a concrete step to protect yourself from the mathematical certainties of global debt crisis. Start with Phase 1 items (most critical), then build through the phases systematically.

**Time allocation:** Plan 2-3 hours for Phase 1, 2-3 weeks for Phase 2, and ongoing implementation for Phase 3.

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## PHASE 1: Immediate Crisis Assessment (Complete First)

*Do these within 72 hours*

### Your Debt Crisis Risk Profile

- Calculate your debt service ratio:** Total monthly debt payments ÷ Total monthly income = \_\_\_\_%
  - Target: Under 30% | Danger zone: Over 40%
- Identify variable rate debt exposure:**
  - Credit cards: \$\_\_\_\_\_ (rates will spike first)
  - Variable mortgages: \$\_\_\_\_\_ (major vulnerability)
  - Lines of credit: \$\_\_\_\_\_ (banks will reduce limits)
  - **Total variable exposure:** \$\_\_\_\_\_
- Calculate government employment dependency:**
  - Direct government employment: Yes/No
  - Government contractor/vendor work: Yes/No
  - Corporate clients >50% government dependent: Yes/No
  - Service businesses serving government employees: Yes/No
  - **Dependency level:** High/Medium/Low
- Assess currency concentration risk:**
  - What % of wealth is in USD? \_\_\_\_%
  - Other currency exposure: \_\_\_\_%
  - Physical precious metals: \_\_\_\_%
  - **Risk level:** Single currency >90% = High Risk

## Emergency Financial Triage

### Emergency fund adequacy check:

- Current emergency fund: \$\_\_\_\_\_
- Monthly essential expenses: \$\_\_\_\_\_
- Months of coverage: \_\_\_\_\_ (Target: 6-12 months)

### Liquid asset accessibility:

- Bank savings accessible within 24 hours: \$\_\_\_\_\_
- Investment accounts accessible within 1 week: \$\_\_\_\_\_
- Physical cash on hand: \$\_\_\_\_\_ (Target: 1 month expenses)

### Essential expense minimization:

- Monthly housing costs: \$\_\_\_\_\_
  - Monthly food/utilities: \$\_\_\_\_\_
  - Monthly transportation: \$\_\_\_\_\_
  - **Total essential monthly:** \$\_\_\_\_\_ (Target: <50% of income)
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## PHASE 2: Strategic Protection Implementation (Next 30 Days)

### Debt Crisis Defense

#### Variable rate debt elimination plan:

- List debts by interest rate (highest first): \_\_\_\_\_
- Extra payment allocation strategy: \$\_\_\_\_\_ per month
- Target completion date: \_\_\_\_\_

#### Fixed-rate debt strategy:

- Convert variable to fixed where possible:  Completed
- Avoid new debt except productive assets:  Committed
- Consider strategic fixed-rate debt for inflation protection:  Evaluated

#### Credit access preparation:

- Establish multiple credit lines before crisis:  Completed
- Document creditworthiness while stable:  Completed
- Understand credit line reduction risks:  Understood

### Currency and Asset Protection

#### Multi-currency diversification:

- Open foreign bank account (if legal):  Researched/ Completed
- Currency ETFs or funds: \_\_\_\_\_ % of portfolio
- Physical precious metals: \_\_\_\_\_ % (Target: 10-20%)
- Cryptocurrency basics:  Wallet setup/ Small allocation

**Asset reallocation away from crisis vulnerabilities:**

- Reduce: Long-term government bonds
- Reduce: Complex financial products
- Reduce: High-leverage investments
- Increase: Physical assets
- Increase: Local/community investments

**Physical asset acquisition:**

- Essential tools and equipment:  Inventoried/ Acquired
- Productive land or garden space:  Researched/ Secured
- Emergency supplies (food, water, energy):  30-day supply

## **Employment and Income Protection**

**Income stream diversification:**

- Identify 2-3 potential alternative income sources: \_\_\_\_\_
- Develop skills valuable in local economy:  Plan created
- Start side business or freelance work:  Researched/ Started
- Create passive income streams:  Plan created

**Skill development for crisis economy:**

- Essential services skills (repair, maintenance, food production):
- Local trade skills (crafts, services, teaching):
- Community leadership and organization skills:
- Basic medical/healthcare skills:

**Professional network expansion:**

- Connect with local business owners:
  - Join professional associations:
  - Build relationships outside your industry:
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## PHASE 3: Community Resilience Building (Ongoing)

### Local Economic Integration

**Essential local business relationships:**

- Local food producers: \_\_\_\_\_
- Local repair services: \_\_\_\_\_
- Local healthcare providers: \_\_\_\_\_
- Local energy/utilities: \_\_\_\_\_
- Local transportation: \_\_\_\_\_

**Alternative economic system participation:**

- Research local currency systems:  Completed
- Join or create time bank:  Researched/ Joined
- Participate in local barter networks:
- Support worker-owned cooperatives:

**Community investment and ownership:**

- Community land trusts:  Researched/ Invested
- Community-supported agriculture (CSA):  Joined
- Community energy projects:  Researched/ Invested
- Cooperative business ownership:  Researched/ Invested

### Mutual Aid and Crisis Networks

**Emergency mutual aid network:**

- Identify 10 households for resource sharing: \_\_\_\_\_
- Create emergency contact system:  Established
- Coordinate emergency supply sharing:  Organized
- Establish emergency meeting location: \_\_\_\_\_

**Skill and resource sharing:**

- Catalog your valuable skills: \_\_\_\_\_
- Identify others' useful skills: \_\_\_\_\_
- Create skill-sharing database:  Created/ Joined
- Organize tool/equipment sharing:  Organized

**Community crisis preparation:**

- Join/create community emergency planning:
- Advocate for local resilience investments:

- Support local political candidates who understand crisis:

## Knowledge and Monitoring Systems

### Crisis monitoring capabilities:

- Monitor debt service ratios vs. debt-to-GDP ratios:  System created
- Track cross-border capital flows:  Sources identified
- Follow alternative media for early warnings:  Sources curated
- Join crisis-informed communities (like MTWX):  Joined

### Continuous learning program:

- Study successful crisis navigation examples:  Reading list created
- Learn about alternative economic systems:  Study plan created
- Develop political and economic analysis skills:  Plan created
- Practice crisis scenarios and responses:  Regular practice

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## **ADVANCED CRISIS PREPARATION (For Committed Preparers)**

### Regional and Legal Strategies

#### Geographic risk assessment:

- Evaluate local government fiscal health:  Researched
- Assess regional economic diversity:  Evaluated
- Consider relocation to lower-risk areas:  Researched
- Understand local crisis resources:  Catalogued

#### Legal and regulatory preparation:

- Understand asset protection laws:  Researched
- Consider legal entity creation for assets:  Researched
- Document important legal relationships:  Completed
- Plan for potential capital controls:  Strategies developed

#### Advanced financial strategies:

- International banking relationships:  Established
- Offshore asset protection (where legal):  Researched
- Complex asset structuring:  Professional consultation
- Tax optimization for crisis scenarios:  Professional consultation



## Implementation Timeline

### Week 1: Crisis Assessment

- Complete entire Phase 1 assessment
- Identify your top 3 vulnerability areas
- Create action plan with specific dates

### Week 2-4: Financial Defense

- Begin debt elimination strategy
- Start asset reallocation process
- Open alternative currency accounts

### Month 2-3: Community Integration

- Join local alternative economic systems
- Build mutual aid relationships
- Start skill development program

### Ongoing: Monitoring and Adaptation

- Monthly crisis metric review
  - Quarterly strategy adjustment
  - Annual comprehensive reassessment
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## Crisis Alert Levels

**GREEN:** Continue steady implementation **YELLOW:** Accelerate timeline, increase liquid reserves  
**ORANGE:** Complete Phase 1 immediately, accelerate Phase 2 **RED:** Activate crisis protocols, maximize community coordination

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## When You Need Help

**Feeling overwhelmed?** Start with just 3 items from Phase 1. Progress is better than perfection.

**Need specific guidance?** Join the MTWX Voices Heard community for:

- Monthly strategy updates as crisis conditions change
- Community of people implementing these same strategies
- Expert guidance on complex financial protection
- Regional groups for local implementation support

**Ready to go deeper?** Access the complete **MTWX Crisis Preparation Resources** for advanced strategies, community networks, and real-time crisis monitoring.



## Your Progress Tracker

**Phase 1 Complete:** \_\_\_/16 items  **Phase 2 Complete:** \_\_\_/15 items

**Phase 3 In Progress:** \_\_\_/12 items  **Advanced Strategies:** \_\_\_/9 items

**Overall Preparedness Level:** \_\_\_\_\_ % Complete

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*The debt crisis timeline is accelerating. Every item you complete increases your family's security and your community's resilience. Start today.*

**Download Date:** August 8, 2025

**Next Update:** Monthly (MTWX members receive automatic updates)

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**Questions? Ready for community support?** Join MTWX Voices Heard and connect with others implementing these strategies in your area.