



Career Break Financial Planning Research Checklist



Questions to research before taking time away from paid work.

How to use this

Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Employment and return rights

- Can you take unpaid leave and return to the same employer, role, or seniority?
- What notice, contract, visa, or employment-law rules apply to taking the break?
- Will employer benefits, pension contributions, equity awards, insurance, or allowances stop during the break?
- What salary is realistic when you return, especially if you change employer or profession?

Tax, pension and insurance

- How will lower annual earnings change your effective tax rate or tax credits?
- Will the break reduce state-pension, occupational-pension, or social-insurance accrual?
- Do you need to make voluntary pension or social-insurance contributions during the break?
- How will health, travel, disability, or other insurance work while you are not employed?

Break costs

- Where will you live, and what housing costs continue at home while you are away?
- What travel, visa, course, childcare, healthcare, or project costs should be added?
- Which work-related expenses disappear during the break?
- How much accessible reserve do you want to keep for the return period?

Timing and alternatives

- Could you shorten the break, work part time, freelance, or earn seasonal income if needed?
- What happens if the return to work takes six months longer than planned?
- Would starting the break later materially improve the cash buffer?

Career break: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Break start and end dates _____	Income during break _____
Housing and travel costs _____	Costs that disappear _____
Pension contributions _____	Insurance costs _____
Accessible reserve _____	Return salary and job-search period _____

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia

Open the Career break example at styrvia.com/examples/career-break, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.