Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

One Salary Less for a Year Research Checkl

Questions to research before modelling a household living on one salary for a temporary period.

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.

Leave and income rules

- Is the income loss fully unpaid, or are there employer, parental, sickness, study, or public benefits available?
- Does the lower-income person keep any bonus, allowance, pension contribution, or other compensation?
- Can the remaining earner change hours, overtime, or bonus income during the period?
- Is there a realistic return-to-work date and expected salary when the second income resumes?

Tax and benefits

- How does losing one salary change household tax, tax credits, deductions, or benefit eligibility?
- Are there means-tested benefits that become available at the lower household income?
- Will childcare, commuting, meals, or other work-related costs fall when one person stops working?
- Does the break affect pension accrual, employer matching, or social-insurance contributions?

Household spending

- Which recurring costs can be paused, reduced, or renegotiated for the year?
- Are there new costs caused by the reason for the income loss, such as childcare, study, travel, or care responsibilities?
- Which large annual bills fall inside the one-income period?
- How much emergency cash do you want to keep untouched?

Stress cases

- What if the one-salary period lasts 18 months instead of 12?
- What if the remaining salary also falls or a major expense occurs?
- What spending changes would you make before selling investments or taking new debt?

One salary less for a year: 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

Net salary kept ________________________________	**Net salary lost** ________________________________
Temporary benefits ________________________________	**Monthly household spending** ________________________________
Costs that disappear ________________________________	**New temporary costs** ________________________________
Accessible reserve ________________________________	**Return-to-work salary and date** ________________________________

Research notes and sources

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

Use with Styrvia
Open the One salary less for a year example at styrvia.com/examples/one-less-salary-for-a-year, build your household baseline, then test the facts and alternatives you researched here.