Personal scenario report

A year to draw

Report created on 10 November 2026 · EUR

More time to draw, explore and choose my next chapter.

Time off at home

Expected buffer boundary

October 2027

This is the first month whose expected closing balance is at or below your protected buffer.

From the calculation start through the buffer month · 1 year

Calculation starts · 1 November 2026

Measured starting balance	Protected reserve	Fixed monthly expenses
€28,800.00	€9,000.00	€1,650.00

Start of your break · 1 November 2025 End · Open-ended

Next check-in · 1 January 2027

The next page compares all selected scenarios.

A forecast is an estimate based on your assumptions. Update your bank balance regularly.

This report uses saved scenarios. Unsaved trial changes are not included.

Compare scenarios

Start of your break: 1 November 2025 · End: Open-ended

Next check-in: 1 January 2027



1. Time off at home
2. Porto by train
3. Two days of work

Reserve · Time off at home

Scenario	Protected reserve	Reserve threshold reached	Balance reaches zero
Time off at home	€9,000.00	October 2027	April 2028
Porto by train	€9,000.00	September 2027	March 2028
Two days of work	€9,000.00	October 2028	September 2029

The zero month is the first month with a balance of zero or less.

The chart continues to the first expected balance of zero or less. Beyond the buffer threshold, the protected buffer is also used.

Interest applies to a positive balance. Inflation increases costs, not income or your buffer automatically.

A new bank balance replaces your assumed starting balance.

Assumptions

Time off at home

Calculation starts	1 November 2026
Measured starting balance	€28,800.00
Measurement date	1 November 2026
Fixed monthly expenses	€1,650.00
Monthly income	€0.00
Protected reserve	€9,000.00

Interest and inflation on 10 November 2026

Annual savings interest (%)	0%
Annual inflation (%)	0%

Assumptions

Porto by train

Calculation starts	1 November 2026
Measured starting balance	€28,800.00
Measurement date	1 November 2026
Fixed monthly expenses	€1,650.00
Monthly income	€0.00
Protected reserve	€9,000.00

Interest and inflation on 10 November 2026

Annual savings interest (%)	0%
Annual inflation (%)	0%

Extra entries

Porto by train

One-time expense · €1,650.00 · Nov 2026

Assumptions

Two days of work

Calculation starts	1 November 2026
Measured starting balance	€28,800.00
Measurement date	1 November 2026
Fixed monthly expenses	€1,650.00
Monthly income	€0.00
Protected reserve	€9,000.00

Interest and inflation on 10 November 2026

Annual savings interest (%)	0%
Annual inflation (%)	0%

Extra entries

Part-time income

Monthly income · €825.00 · From Nov 2026

Projects

A sketch every morning

Plan · Active

Plan date · Without a date

Develop a daily drawing habit.

First step: Take my sketchbook to the park.

Estimated cost · €0.00

Porto by train

Plan · Active

Plan date · Without a date

Find new stories and colours.

First step: Compare rooms and train tickets.

Estimated cost · €1,650.00

An exhibition at home

Plan · Idea

Plan date · Without a date

Share the drawings from my year off.

First step: Choose twelve favourite sketches.

Estimated cost · €250.00

My story

8 November 2026 · Note

A morning by the river

Sketchbook with me, phone at home. I only noticed how much colour November holds when I took the time to look.

Next week I will return to the same spot.

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1 November 2026 · Reflection

Reflection

A sketch every morning

What brought you joy, energy or breathing room?

Drawing in the park without watching the clock.

What took more than it gave back?

Taking on too many small commissions.

What would you like to change in the coming weeks?

Keep two mornings a week free.

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1 November 2026 · Decision

Explore two days of paid work a week

Keep space to draw while extending the break.

Review again 1 January 2027

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31 October 2026 · Monthly reflection

October: room to explore

Oct 2026

Completed on 2 November 2026

A month of long walks, new sketches and a small commission. I do not have to finish something every day. Taking my time turns out to be progress too.

For November I am keeping two mornings free to draw outdoors.

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24 October 2026 · Note

Finding my own rhythm

Mornings are for drawing. On Tuesdays and Thursdays I work on an illustration commission. That balance gives me peace and keeps my plans within reach.

Actual bank balances

1 November 2025	€46,800.00
1 December 2025	€45,240.00
1 January 2026	€43,525.00
1 February 2026	€42,295.00
1 March 2026	€40,815.00
1 April 2026	€38,495.00
1 May 2026	€37,400.00
1 June 2026	€35,945.00
1 July 2026	€34,365.00
1 August 2026	€33,100.00
1 September 2026	€31,555.00
1 October 2026	€30,655.00
1 November 2026	€28,800.00