

KNOW WHAT'S WORTH BUILDING.

Use this evaluator before committing serious time or money to a new income stream.
Compare the opportunity against your resources, goals, risk tolerance, and long-term potential.

1 OPPORTUNITY SNAPSHOT

INCOME STREAM IDEA

WHO PAYS / CUSTOMER

What problem, need, or desire does this solve?

2 FIT & FEASIBILITY SCORE

Score each factor from 1 (weak) to 5 (strong).

FACTOR	SCORE	WHY THIS SCORE?	WHAT WOULD IMPROVE IT?
Uses skills / knowledge I already have			
Startup cost is manageable			
Time required fits my life			
Customer demand is clear			
Income potential is meaningful			
Can grow beyond my direct time			
Fits my long-term goals			

3 RESOURCE REALITY CHECK

STARTUP CASH
Need: _____

HOURS / WEEK
Need: _____

SKILLS / TOOLS
Need: _____

HELP / PARTNERS
Need: _____

4 RISK & RETURN CHECK

What could cause this idea to lose money?

What could cause it to consume more time than expected?

What legal, tax, licensing, or platform issues should I verify?

What is the smallest version I can test before scaling?

5 INCOME POTENTIAL

LOW CASE / MONTH	REALISTIC / MONTH	STRONG CASE / MONTH	TIME TO FIRST \$

6 DECISION FILTER

- ☐ **BUILD NOW** The opportunity is strong enough to test or launch.
- ☐ **TEST FIRST** There is promise, but key assumptions need proof.
- ☐ **DEVELOP LATER** The idea may fit, but timing or resources are not ready.
- ☐ **PASS** The opportunity does not justify the time, cost, or risk.

7 BUILDER'S DECISION

My decision: _____

Review date: _____

My next action: _____

NOT EVERY INCOME IDEA DESERVES YOUR TIME.

Evaluate first. Test small. Build what earns the right to grow.