

Get Risk Ready, Not Risk Rattled

A Framework For Career Change Readiness

Risk is personal. It shapes our careers as much as our lives. Most people don't stall because they lack talent or ambition. They stall because they haven't defined their relationship with risk. In my work with executives at inflection points, I see the same pattern repeatedly: The issue is rarely capability. It's uncertainty about risk. Before making a meaningful career move, you need to understand how you respond to uncertainty. What is your risk tolerance? Do you need structure before acting, or do you move quickly when opportunity appears? Without clarity about your risk posture, every decision feels heavier than it needs to.

This is where the Risk Ready process begins.

Step 1: Understand Your Risk Tolerance. Start with honest reflection.

- When have you taken a risk that paid off?
- When have you held back and later regretted it?
- What conditions help you feel confident or motivates you enough to move?

Clarity here prevents false bravado and unnecessary paralysis.

Step 2: Clarify What Makes the Risk Worth It

Career change is rarely about the title alone. It's about what you're actually chasing. To assess, there are 5Ss that typically motivate risk vs. reward tradeoffs. What's your motivation? Is it Salary?, Sensibility?, Significance?, Steadiness?, or Status?

You do not need all five. But you do need to know which ones matter most, because they determine whether the stretch is worth it.

Step 3: Map Your Career Risk Profile

To make this practical, use the Career Risk Portfolio graphic included with this article. It helps you assess where you currently sit based on tolerance and urgency, understand your need or desire for the potential rewards (the 5Ss), and weigh the pros and cons of each posture. Most importantly, it outlines the types of actions that align best with your profile.

You may find yourself *Averse*, *Anxious*, *Adventurous*, or *Aggressive*. None of these are flaws. They are simply indicators of how you are wired right now. The goal is not to change your personality, style, or approach. The goal is to make decisions that align with it.

Step 4: Take Aligned Action

Forward motion does not require a dramatic leap. It requires movement that fits your risk profile. If you are more cautious, that may mean structured networking, skill building, or targeted applications. If you are more comfortable with ambiguity, it may mean exploring stretch roles, initiating conversations, or pursuing a bold opportunity sooner. The point is not speed. The point is alignment.

Step 5: Move With Intention

Risk readiness is not about hype. It is about preparation. Build a short list of actions you can complete within the next thirty days. Schedule them. Share them with someone who will hold you accountable. Measure progress, not perfection. Adjust as you learn more. This is how you move from restless to ready.

You don't need another podcast or a perfectly polished plan. You need clarity about your tolerance, honesty about your motivations, and actions that match your wiring. When you understand your risk posture and respond to it deliberately, you stop reacting to fear and start managing it. That is how you get risk ready, not risk rattled. If you want to go deeper, request the full Career Change Readiness Assessment at monicasauls.com. It will help you identify your risk posture and map your next move with clarity.

