

LISTENER HOMEWORK

The Career Horizon Stress Test

Measure where you are. Confront where your current choices may take you. Then make one decision that protects your future self.

What this is. A decision exercise, built to expose the tradeoffs, assumptions and risks that a salary figure conceals.

What it is not. It is not a medical test, it is not validated, and it does not diagnose burnout. Do not add the answers into a score. There is no result at the bottom, on purpose — the point is the conversation each item starts, not a number.

If you are struggling. In the US you can reach the 988 Suicide & Crisis Lifeline by calling or texting **988**. The [Dr. Lorna Breen Heroes' Foundation](#) — works specifically on healthcare-worker mental health, including removing the licensure questions that deter clinicians from seeking care.

PART 1

Present-state check

Start with a recognized burnout assessment rather than an imitation of one. The **Mini Z** is the usual choice: ten items, about two minutes, developed by Dr. Mark Linzer. It measures satisfaction, stress and burnout alongside the work-system drivers behind them.

Where to find it. The Mini Z is distributed by the [Institute for Professional Worklife](#) (free account required), and the ten-item Mini Z is included in the AMA's [Organizational Biopsy](#), which organizations run at the system level. The [Maslach Burnout Inventory](#) is the other established instrument; it is copyrighted and licensed. We do not host copies of any of them here, and neither should anyone else.

Answer for your actual recent experience — not the physician you think you are supposed to be. Then record:

1. Date completed

2. Overall result

3. The one item that most surprised me

4. The biggest work-system driver I identified

5. The part I can influence personally

6. The part that requires organizational change

This is a screening and reflection exercise, not a diagnosis or medical advice. Burnout is not simply a personal failure to tolerate work — it can reflect workload, poor control, inefficient systems, weak leadership, moral conflict, isolation, or a mismatch between the work and the life you want.

PART 2

The Career Horizon Stress Test

Rate your current position from **1 (strongly disagree)** to **5 (strongly agree)**. Do not total these items into a burnout score. Circle every response of 1 or 2 — those are negotiation topics, not proof of personal failure.

A. Time and recovery

1. My ordinary workweek leaves enough energy for a meaningful life outside work.

☐ 1☐ 2☐ 3☐ 4☐ 5

2. My call, weekend, and after-hours obligations are sustainable for three years — not merely survivable for three months.

☐ 1☐ 2☐ 3☐ 4☐ 5

3. I have enough recovery time after demanding work.

☐ 1☐ 2☐ 3☐ 4☐ 5

4. I can take planned time away without guilt, punishment, or work accumulating beyond reason.

☐ 1☐ 2☐ 3☐ 4☐ 5

B. Control and boundaries

5. I have meaningful influence over my schedule, workload, and how I perform my work.

☐ 1☐ 2☐ 3☐ 4☐ 5

6. I know which demands I will no longer accept, even for more money or prestige.

☐ 1☐ 2☐ 3☐ 4☐ 5

7. My employment agreement gives me a realistic way to reduce, redesign, or leave the role.

☐ 1☐ 2☐ 3☐ 4☐ 5

8. I have someone who can tell me honestly when work is harming me or the people around me.

☐ 1☐ 2☐ 3☐ 4☐ 5

C. Meaning and identity

9. A meaningful portion of my work still feels worth doing.

☐☐☐☐☐

10. My identity contains something substantial beyond my profession.

☐☐☐☐☐

11. I would still respect myself if my title, income, or clinical role changed.

☐☐☐☐☐

12. The person I am becoming is someone I would want my family, friends, or trainees to become.

☐☐☐☐☐

D. Relationships and possible futures

13. My current career structure can accommodate relationships or responsibilities I may value later, even if I do not value them now.

☐☐☐☐☐

14. The people closest to me would describe the costs of my work approximately the same way I do.

☐☐☐☐☐

15. I am choosing my absences consciously rather than letting the job choose them for me.

☐☐☐☐☐

16. My career leaves room for aging parents, illness, caregiving, partnership, friendship, community, or solitude — whichever forms of connection matter to me.

☐☐☐☐☐

E. Money and freedom

17. I understand my compensation per actual hour, including call, inbox work, commuting, and recovery time.

☐☐☐☐☐

18. My fixed expenses do not force me to remain in a job that is harming me.

☐☐☐☐☐

19. Additional income is buying future freedom, not merely a more expensive lifestyle.

☐☐☐☐☐

20. I know how much money is "enough" for the life I actually want.

☐☐☐☐☐

PART 3

The reverse auction

The familiar thought experiment asks whether you would accept \$10 million if the condition were that you could not wake up tomorrow. Most people refuse. That does **not** prove every life has a literal price above \$10 million. It shows that money becomes useless when the future required to enjoy it disappears. Career bargains remove that future in smaller pieces.

Step 1 — Price the visible withdrawals

Imagine a job offers 30% more compensation for the next five years. In exchange, it will predictably consume two additional evenings every week, two additional weekends every month, and most of the day after each overnight call.

1. Additional money after taxes over five years

2. Evenings surrendered over five years

3. Weekends surrendered over five years

4. Recovery days surrendered over five years

5. Additional after-tax compensation ÷ total surrendered blocks of life

6. Knowing that number, would you still accept the bargain?

Step 2 — Price the options you cannot yet feel

For each future option, answer **protect**, **sell**, or **uncertain**. If you choose *sell*, name the minimum compensation and the maximum period for which you would surrender it. “No amount” is an acceptable answer. “Uncertain” means the option deserves protection until you know more — not that it is worth zero.

POSSIBLE FUTURE OPTION	PROTECT / SELL / UNCERTAIN	MINIMUM PRICE	MAXIMUM DURATION	REVERSIBLE?
Time with a future partner or family				
Ability to care for an aging parent				
Physical and mental recovery				
Close friendships and community				
Ability to reduce clinical hours				
Ability to leave this employer				
Ability to leave clinical medicine				
Time for an interest or calling not yet discovered				

Step 3 — Identify the ghost

Imagine that ten years from now, someone or something matters profoundly to you that does not exist in your life today. You cannot force yourself to feel that future love now. Instead, answer:

1. What categories of person, purpose, responsibility, or health change might occupy that future?

2. Would my current career structure leave room for it?

3. Which present commitment would be hardest or most expensive to change?

4. What am I assuming will never change?

5. What low-cost choice today would preserve the greatest future flexibility?

6. Am I being paid for my work — or being paid to surrender that flexibility?

I cannot predict whom or what I will love in the future. The option I can preserve for that future is

PART 4

Scenario laboratory

Write at least three sentences for every scenario. The point is not to predict the future correctly; it is to notice which futures your current plan cannot tolerate.

Scenario 1 — The prestigious offer

You receive an offer paying 30% more than your alternative. It includes more call, less schedule control, and unclear expectations for after-hours work. The title is impressive.

1. What does the job give you?

2. What does it take from you each week?

3. What compensation would truly justify that burden?

4. What contract terms — not promises — would make it sustainable?

5. What is your exit plan if the job is materially different from what was represented?

Scenario 2 — The future you did not expect

Five years from now, your priorities change. This could mean a partner, children, caregiving, a health limitation, a creative ambition, or simply wanting more time.

1. Can your current career bend without breaking?

2. Which commitment becomes the greatest obstacle?

3. What option could you preserve today at relatively low cost?

4. What are you assuming will never change?

Scenario 3 — The ordinary Tuesday

Forget the awards dinner and the annual salary. Imagine an ordinary Tuesday in this job at age 42.

1. What time do you wake up?

2. Who sees you before and after work?

3. How much control do you have over the day?

4. What follows you home?

5. What do you have energy to do at 8 p.m.?

6. Would you choose this Tuesday 200 times a year?

Scenario 4 — The money trap

Your income rises and your fixed expenses rise with it. You now want fewer clinical hours, but a 25% reduction in income would require major changes at home.

1. Which expenses created genuine value?

2. Which expenses mainly rewarded you for enduring the work?

3. How much savings would create the freedom to say no?

4. What lifestyle decision today could protect your choices later?

Scenario 5 — The work stops loving you back

The work that once gave you meaning becomes repetitive, morally distressing, physically difficult, or administratively intolerable.

1. Who are you without this role?

2. What transferable skills have you maintained?

3. What would make staying worthwhile?

4. What evidence would tell you it is time to redesign or leave?

Scenario 6 — The retrospective

Your future self is looking back at today’s decision.

1. What will they thank you for protecting?

2. What will they wish you had questioned?

3. Which sacrifice will feel worthwhile?

4. Which sacrifice may feel unnecessary?

5. What would make your future self say, “You gave me choices”?

PART 5

The three-self negotiation

Picture three people at a table: the younger self who chose this career, you today, and your future self at 55 or 65. None of them gets absolute control. Their job is to negotiate.

My younger self wanted

My current self knows

My future self may need

The promise I should keep to my younger self is

The promise I am allowed to renegotiate is

The resource I refuse to borrow endlessly from my future is

PART 6

Read the whole job offer

For a current or potential role, complete both columns before comparing opportunities.

WHAT THE JOB PAYS		WHAT THE JOB COSTS	
Base salary		Actual weekly hours	
Bonus / equity		Nights, weekends, and call	
Retirement benefits		Inbox and uncompensated work	
Insurance and leave		Commute and recovery time	
Loan support		Schedule control surrendered	
Career capital and title		Relationship and health impact	
Future earning potential		Cost of leaving or reducing hours	

1. My effective compensation per actual hour is
-
2. The benefit I am most likely to overvalue is
-
3. The cost I am most likely to minimize is
-
4. The first term I would negotiate is
-
5. The condition that would make me walk away is
-

PART 7

Three commitments

One missed dinner is not a ruined family. One hard year is not a ruined career. But repeated decisions accumulate — so the homework ends with three commitments.

1. **One boundary I will protect now.** A weekend a month, a vacation you actually take, a hard ceiling on call.

2. **One option I will preserve for later.** Savings, a skill outside your current role, avoiding lifestyle inflation, a contract with a real exit path.

3. **One truth-teller I authorize to challenge me.** Someone who is not impressed by your title and is not financially dependent on your denial.

What is one change I can make tomorrow that gives my future self more freedom?

The goal is not to make the 26-year-old afraid of ambition. Ambition can build a remarkable life. The goal is to prevent ambition from signing away a future it has not bothered to imagine.

Imagine the future. Price the tradeoffs. Preserve the ability to change.

From the Direct Well-Being Podcast, hosted by Dr. Anders Apgar, MD, FACOG. This worksheet is for general information and personal reflection only. It is not medical, mental-health, legal, or financial advice, and it does not diagnose or measure burnout.