SPARTA VISTA

BUILD YOUR OWN PERSONAL ECONOMY.

The V.I.S.T.A. Field Guide

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CONQUER EVERY HORIZON.



A STARTING POINT

Why this guide exists

A household can have benefits, income, savings, a retirement account, and a business idea and still feel uncertain about the next decision. The challenge is to make those pieces work together without treating a good month, a hoped-for benefit, or a future opportunity as a guarantee.

V.I.S.T.A. is Sparta Vista's five-part framework for organizing that work: Verification, Income, Surplus, Taxes, and Autonomy. It is a way to ask better questions, identify the next useful action, and keep the people who depend on you in view.

This guide is educational. It does not replace advice from VA, a tax professional, an attorney, a lender, an investment professional, or another qualified adviser who can evaluate your specific situation.

PUT IT TO WORK
Start here: What do you want your household to be better able to handle a year from now? Write a plain sentence, not a dollar figure alone.

THE WHOLE PICTURE

How to use V.I.S.T.A.



V - Verification: Verify which benefits and services are available to you, then make full use of the ones that fit your situation.

I - Income: Increase earned income using veteran-designated programs, networks, skills and credentials.

S - Surplus: Build sustainable cash-flow surplus before deciding what portion, if any, can be committed to a productive asset.

T - Taxes: Use lawful tax efficiency and appropriate vehicles after understanding the rules, tradeoffs, and professional advice that may apply.

A - Autonomy: Keep individual choice and generational continuity in view through clear decisions, documented intentions, and appropriate estate planning.

The letters are connected, not a rigid checklist. An urgent bill, health change, caregiving need, benefit deadline, or job opportunity can move a different step to the front. Keep your worksheets private; they are for your use, not an application form.

PUT IT TO WORK
Choose a review date. Gather only the records and questions that will help you take one useful next action.

V / VERIFY WHAT IS AVAILABLE

Verification

Verification starts with the benefits, services, records, and resources that may already be available to you. Use official sources and qualified people to confirm what applies instead of relying on a headline, a social-media post, or someone else's outcome.

For veterans, useful questions can involve VA benefits and services, education, health care, housing, employment support, state or local programs, and community resources. Eligibility, deadlines, documentation, and the effect of work or income can differ by program.

Make a short verification list: the program or resource, the official source, the facts you need to confirm, and the next action. Keep copies of your own records, but do not put Social Security numbers, account credentials, medical records, or claim documents into a general worksheet.

Verification also applies to household facts. Separate dependable income from variable income, known costs from estimates, and an available benefit from one that still needs an application or decision.

PUT IT TO WORK
Choose one benefit, service, or household fact to verify. Record the official source, your question, and the next action you control.

I / BUILD EARNED INCOME

Income

Income is the earned income your household can rely on today and the capacity you are building for tomorrow. Increase earned income using veteran-designated programs, networks, skills and credentials. Choose options that fit your circumstances.

Start with evidence. What have you maintained, organized, sold, taught, repaired, improved, or led? Translate the work into examples another person can understand without relying on military abbreviations.

Compare a target role or business problem with the practical facts: schedule, health needs, caregiving, location, compensation, training cost, and the work required to deliver reliably. Do not count a possible raise, commission, credential, or business sale as current income until it is dependable.

Networks can help you understand a field, but they do not guarantee an interview, a customer, or employment. Use conversations and real job descriptions to test a plan before making a large commitment.

PUT IT TO WORK
Choose one target role or customer problem. Write down the smallest credible action that will give you better information within 30 days.

S / MAKE CASH FLOW SUSTAINABLE

Surplus

Surplus is the cash flow left after realistic household costs, obligations, and predictable irregular expenses. Sustainable surplus is what remains without depending on an unusually good month or ignoring a cost that will arrive later.

Start with the ordinary month: dependable take-home income, housing, utilities, food, transportation, insurance, minimum debt payments, and recurring family responsibilities. Then add a monthly allowance for predictable irregular costs such as annual bills, repairs, renewals, and seasonal expenses.

A sustainable surplus can first support reserves, high-priority obligations, or a buffer in the payment calendar. Only after those needs are understood should you consider committing money to a productive asset intended to preserve or grow purchasing power over time.

Every asset has tradeoffs. Investments, property, and business interests can fall in value, produce less than expected, or limit access to money. Productive assets do not guarantee inflation protection, income, or a positive return.

PUT IT TO WORK
Calculate one ordinary month using realistic costs. Identify the next irregular expense and decide whether your current plan accounts for it.

T / USE LAWFUL TAX EFFICIENCY

Taxes

Taxes are part of the economics of work, saving, investing, and transferring property. Lawful tax efficiency means asking which rules, timing, deductions, credits, and account types may apply before making a decision - not assuming that every contribution or structure creates a tax benefit.

For example, traditional and Roth IRAs follow different contribution, deduction, and tax-treatment rules. Whether a traditional IRA contribution is deductible can depend on income and workplace-plan coverage; Roth contributions are not deductible. Limits, eligibility rules, and tax law can change, so use current IRS guidance or a qualified tax professional for your situation.

An appropriate vehicle depends on the purpose of the money, time horizon, liquidity needs, risk, and legal or tax consequences. A trust, business entity, or investment account is not automatically a tax shelter, and no choice guarantees tax savings.

Keep good questions and records. Ask what rule applies, what documentation is needed, what the tradeoffs are, and when a decision should be reviewed.

PUT IT TO WORK
Write one tax question before taking action with money. Identify the current official source or qualified professional who can answer it for your facts.

A / CHOOSE AND CONTINUE

Autonomy

Autonomy means making informed choices that fit your values, responsibilities, and circumstances. It also means building enough clarity that the people you trust can understand your priorities if a disruption, illness, move, or loss changes the plan.

List the recurring responsibilities: bills, appointments, school or care arrangements, renewals, property tasks, and business commitments. Identify who handles each one and who could help when needed.

Document where important records are kept and whom to contact without sharing passwords or sensitive account information in an ordinary worksheet. Review beneficiary information and estate-planning questions with the relevant provider or qualified attorney when appropriate.

A worksheet is not a will, power of attorney, estate plan, or authorization for someone to access an account. The goal is to make your choices easier to carry forward, not to replace the documents your situation requires.

PUT IT TO WORK
Choose one responsibility only you know how to handle. Write a short handoff note and review it with the person who would help.

ILLUSTRATION / NOT A PRESCRIPTION

A worked household example

Consider a fictional household with $4,800 in dependable monthly take-home income. Its recurring costs, including minimum debt payments, total $4,050. At first glance, it appears to have $750 available each month.

V - The household identifies benefits, education, and housing questions that require official sources. It does not count an unverified resource as money available today.

I - One adult investigates a better-paying role through a veteran-focused network and three real job descriptions. The household does not count a future raise as current income.

S - The household adds $300 a month for predictable irregular costs. The amount left is now $450, not $750. It decides to protect that margin before making a new commitment.

T - Before choosing an account or investment, the household writes down its tax questions and uses current official guidance and professional advice where needed. It does not assume a contribution or structure will create a tax saving.

A - The adults document recurring payments, review beneficiary questions, and choose a monthly check-in. Each can find the information if the other is unavailable.

The meaningful result is a more accurate plan. The household has not become wealthy in 90 days; it has made the next decisions clearer and more workable.

PUT IT TO WORK
Apply the same check to your own numbers: What is verified, what is dependable, and what still needs a question before you act?

PRIVATE WORKSHEET

Your V.I.S.T.A. worksheet

Use current records where possible. Mark estimates with an asterisk. Do not write account numbers, passwords, medical information, or Social Security numbers here.

Review date / next review date

V - Benefits or services to verify / official source / next action

I - Dependable earned income / income question to test

S - Ordinary monthly costs / irregular-cost allowance / sustainable surplus

T - Tax question / current official source or qualified professional

A - Responsibility to document / person who could help

Time, health, or caregiving limits to plan around

One thing already working well

The most important unanswered question

PRIVATE WORKSHEET

Your next 90 days

Choose up to three actions. Make each small enough to begin, clear enough to finish, and useful even if the larger goal takes longer. Give each action an owner and a date.

Example: By October 15, verify one benefit question with an official source, review three job descriptions, and identify the household's next irregular expense. That is more actionable than 'fix everything.'

Action 1 / V.I.S.T.A. step / owner / due date

What finished looks like

Action 2 / V.I.S.T.A. step / owner / due date

What finished looks like

Action 3 / V.I.S.T.A. step / owner / due date

What finished looks like

30-day review: what changed?

60-day review: what needs adjusting?

90-day review: what will we do next?

YOUR NEXT STEP

Keep moving at a useful pace

You do not need a perfect plan to make a useful improvement. You need a plan that fits the facts and can change when the facts change.

Return to V.I.S.T.A. when an opportunity appears. Verify what is available. Build dependable income. Protect sustainable surplus. Ask the tax question. Keep autonomy and continuity in view.

If you want help turning the worksheets into a direction, ask Sparta Vista about current availability, scope, and pricing before booking. For a live briefing, ask for the next confirmed date.

Chris Hanson brings experience across military service, sales, entrepreneurship, marketing, and technology. Sparta Vista connects those areas through education and practical planning for veterans. The measure of progress is whether your next decisions become clearer and more workable.

Career, employer, education, and other Sparta Vista programs are under Sparta Vista. General program inquiries are separate from claims work.

PUT IT TO WORK
Visit spartavista.com or email hello@spartavista.com. Tell us what you are working toward and which V.I.S.T.A. step needs attention.

REFERENCE DESK

Sources and important boundaries

This guide provides general education and worksheets. It does not provide individualized financial, investment, tax, legal, insurance, medical, or benefits advice. It does not promise income, benefits approval, employment, investment returns, tax savings, or protection from inflation. The example is fictional.

Veteran benefits and services: use VA's current resources and qualified help for your own circumstances. Program eligibility and the effect of work or income can vary.

Emergency savings: the Consumer Financial Protection Bureau provides questions for setting up and maintaining savings for unplanned costs. Investing basics: Investor.gov explains time horizon, risk tolerance, and diversification.

Tax basics: the IRS explains that traditional and Roth IRA treatment differs and can change with the rules. TreasuryDirect explains that TIPS principal adjusts with inflation and has specific terms; that does not make other productive assets inflation-protected.

Framework and founder background: Sparta Vista's approved V.I.S.T.A. definitions and founder-provided project material. Photographs supplied by Chris Hanson. No military or government endorsement is implied.

Updated November 2026. Copyright 2026 Sparta Vista. Keep completed worksheets private.

VA: Veteran resources

VA: Individual Unemployability

CFPB: Emergency savings

Investor.gov: Asset allocation

IRS: Traditional and Roth IRAs

TreasuryDirect: TIPS

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