

The Covenant Stress Map Playbook

How Loan Pressure Builds Before You Notice It

By: US Personal Finance & Crypto Expert | Tapos Kumar

Section 1 = The Silent Problem

Most founders don't lose control suddenly. They lose it gradually:

- fewer flexible responses
- more questions
- slower approvals

And by the time it is obvious, leverage is already gone.

Section 2 = The 4 Stages

Stage 1 = Normal

- smooth communication
- minimal friction

Stage 2 = Early Pressure (Critical Zone)

- subtle questions
- small inconsistencies noticed

Stage 3 = Monitoring Mode

- documentation increases
- flexibility decreases

Stage 4 = Control Shift

- approvals escalate internally
- negotiation power drops

Section 3 = The Founder Mistake

Most founders:

- notice Stage 4
- ignore Stage 2

That is why recovery becomes difficult.

Section 4 = The Fix (Actionable)

If you suspect Stage 2:

- explain changes before asked
- normalize financial fluctuations
- reinforce reporting consistency

N.B= Use freely but please give credit to Financeideas.org