The Key to Financial Freedom

Make more than spend

Income

Works & Businesses	Assets	Investments
• Family needs • Life fulfilment		

Total Annual Income: A

Non-discretionary

Debt	Taxes	Giving

Total Non-discretionary: B

budget

Annual budget (A-B): C

Monthly budget (C/12): D

Discretionary

Total Monthly Expenses: E

Monthly Saving: F

Monthly living expenses

..........................Grocery	..........................Travel	..........................Phone
..........................Food	..........................Commute	..........................Internet
..........................Drink	..........................Health Insurance	..........................Car
..........................Utilities	..........................House loan	..........................Car Insurance
..........................Rents	..........................Hobby	..........................Gas
....	..........................Property tax	....
....	....	....

Saving

.... 1. Debt Elimination***
.... 2. Retirement*
.... 3. Emergency**
.... a. 3-12 months living
.... b. Cover a car
.... 4. Investments and Assets
.... 5. Long term personal goals
.... 6. Extra giving
.... 7. Kid education.

Date