

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

Total Monthly Expenses

E

Monthly Saving

F

Discretionary

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. Long term Debt ***	
.....	2. Retirement*	
.....	3. Emergency**	
.....	a. 3-12 months living	
.....	b. Cover a car	
.....	4. Investments and Assets	
.....	5. Long term personal goals	
.....	6. Giving	

Date