

## **UNIT ONE: CASH FLOW** Budget and plan for your financial life.

### **Step 4: Putting it all together**

How much money do you have left after expenses? This is actually a pretty simple step. Here's where all those years of math come in handy:

A. Total monthly income (step two): \$ \_\_\_\_\_

B. Total monthly expenses (step three): \$ \_\_\_\_\_

C. Subtract B (expenses) from A (income): \$ \_\_\_\_\_

The key is to have more income than expenses. If you come up with a negative number, you need to reevaluate your expenses (or get another job!). Go back to your expenses and start cutting until your expenses at least equal your income.

If you come up with a positive number, allocate more money to your savings account.