

FIND YOUR NUMBER

T
C

EXPENSE NAME	MONTHLY AMOUNT	UPGRADING Y/N	TOTAL MONTHLY AMOUNT
<i>EXAMPLE</i> MORTGAGE/RENT	\$ 2,000	YES / NO	\$ 4,000
MORTGAGE/RENT	\$ -	YES / NO	\$ -
ELECTRICITY/GAS	\$ -	YES / NO	\$ -
WATER/GARBAGE	\$ -	YES / NO	\$ -
VEHICLE PAYMENT	\$ -	YES / NO	\$ -
VEHICLE INSURANCE	\$ -	YES / NO	\$ -
GAS/TRANSPORT	\$ -	YES / NO	\$ -
GROCERIES	\$ -	YES / NO	\$ -
ENTERTAINMENT	\$ -	YES / NO	\$ -
TELEPHONE	\$ -	YES / NO	\$ -
CABLE/INTERNET	\$ -	YES / NO	\$ -
CREDIT CARD	\$ -	YES / NO	\$ -
LOAN PAYMENT	\$ -	YES / NO	\$ -
PET	\$ -	YES / NO	\$ -
PERSONAL	\$ -	YES / NO	\$ -
MEDICAL	\$ -	YES / NO	\$ -
OTHER	\$ -	YES / NO	\$ -

TOTAL \$ - P/M

X 12

EQUALS

HERES YOUR NUMBER 

\$ - P/YR

NEXT STEPS

T
C

YOUR NEW NUMBER \$ - **P/YR**

YOUR CURRENT ANNUAL NET INCOME \$ - **P/YR**

IS YOUR NEW NUMBER: **LESS THAN CURRENT**

MORE THAN CURRENT

WHAT DOES THIS MEAN?

Now we only have two options earn more or have less. This is probably going to be one of the most important parts of your life, this decision right now.