Module 2: Build a Cash Flow System That Lasts

Give your priorities a place before the rest of your money disappears.

NAME _____ DATE _____

1. Start with monthly take-home income

Total monthly take-home income	

2. Fund the three buckets

Essentials: housing, utilities, groceries, transport, insurance, minimum debt payments	
Goals: emergency fund, extra debt payoff, investing, or another priority	
Lifestyle: dining, shopping, travel, and flexible enjoyment	

3. Check the plan

Income - essentials - goals = available lifestyle spending	
Does this plan fit my real income and life?	
What is one adjustment that would make it easier to follow?	

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NAME _____ DATE _____

THE GOAL	Progress, not perfection
Use the best information you have today. You can refine your numbers as your life changes.	One clear next step is enough.

Turn the lesson into your next action

The priority I will fund first is:

A lifestyle expense I want to enjoy intentionally is:

My next monthly review date is:

[ ] I completed the lesson, reviewed this worksheet, and chose my next action.

This worksheet is educational and does not replace personalized financial, investment, tax, or legal advice.