



Cash flow

Credit

1. Credit cards
2. Car loans
3. *Student* loans/school
4. Home loan

Within

Beyond

Paycheck to paycheck

Income

1. Job/career
2. Gift/mom&dad
3. Investments
4. Government programs

money \$



Savings

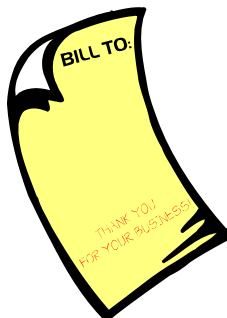
Investments
+ interest

+ interest

Using money to make money

- Interest
The extra money you pay back on a loan

1. Food
2. Shelter
3. Clothing
4. Car/transportation
5. Taxes
6. Insurance
7. Medical
8. Education
9. Saving
10. Invest/retire
11. Fun/extras



Planning

Short-term & long-term
Financial goals

How do you handle your cash
flow?