

Bread + Butter Wealth

Cashflow

Enter your monthly details in the spaces below.

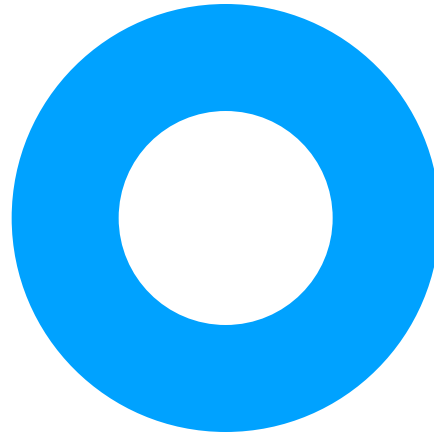
What is your WHY? (vacation, home, debt free, university, new vehicle)	
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Emotional Spending Sweet Spot:	1 \$0
Current Emotional Spending:	2 \$0
Difference:	3 \$0

Money In	
Paycheck	\$0
Additional income	\$0
Total income	\$0

FIXED AND EMOTIONAL EXPENSES	
FIXED EXPENSES	
HOUSING:	
Rent/Mortgage	
Home Insurance	
Property Taxes	
Electricity and Natural Gas	
Water	
Sanitation/Garbage	
VEHICLE:	\$0
Auto Insurance	
Car Payment	
Gasoline	
Health Insurance	
Out-of-pocket medical costs	
Life Insurance	
Critical Illness Insurance	
Disability Insurance	
Childcare	
Public Transportation	
Internet	
Cell phone and/or landline	
DEBT:	\$0
Student loan payments	
Other minimum loan payments	
Child support or alimony payments	
Line of Credit	

Money Out



- FIXED AND EMOTIONAL EXPENSES
- HOUSING:
- VEHICLE:
- DEBT:
- SAVINGS:
- EMOTIONAL EXPENSES:
- Health Insurance
- Out-of-pocket medical costs
- Life Insurance
- Critical Illness Insurance
- Disability Insurance
- Childcare
- Public Transportation
- Internet
- Cell phone and/or landline

Money Left Over	
Income minus expenses	\$0

SAVINGS:	\$0
TFSA Account	
RRSP Account	
Non-Registered Account	
Corporate Account	
EMOTIONAL EXPENSES:	\$0
Clothing, Jewelry, Etc.	
Dining Out	
Groceries	
Alcohol	
Movie, Concert & Event Tickets	
Gym or Club Memberships	
Travel Expenses (airline tickets, hotels, rental cars, etc.)	
Cable or streaming packages	
Self-care and personal grooming	
Home Decor/Renovations	
Total expenses (Excluding Savings)	\$0

Comments

Cashflow (Monthly)

1. Erin Daniel

September 8, 2021 at 11:57:37 AM

Emotional Spending Sweet Spot = Total Income X 0.21

2. Erin Daniel

September 8, 2021 at 11:58:13 AM

Number from Emotional Expenses Section

3. Erin Daniel

September 8, 2021 at 11:58:52 AM

Emotional Spending Sweet Spot - Current Emotional Spending = the different between your current emotional expenses and recommend emotional expenses