

Stage 1 **Foundation**

A young family just getting started...fictional example

When Finances are bad

Income	Expense
\$ 2,500.00	\$ (3,100.00)

Liability	\$ (35,000.00)
Asset	\$ 5,000.00

Cashflow \$ (600.00)
Networth \$ (30,000.00)

When Finances are ok

Income	Expense
\$ 2,500.00	\$ (1,900.00)

Liability	\$ (35,000.00)
Asset	\$ 5,000.00

Cashflow \$ 600.00
Networth \$ (30,000.00)

When Finances are good

Income	Expense
\$ 3,000.00	\$ (1,900.00)

Liability	\$ (35,000.00)
Asset	\$ 5,000.00

Cashflow \$ 1,100.00
Networth \$ (30,000.00)