

# CASH FLOW FRAMEWORK

Calculate surplus using your Budget Planner  
Direct surplus using the following steps

1



## REDUCE PERSONAL DEBT

Credit cards  
Personal loans  
High interest debt



2



## BUILD EMERGENCY SAVINGS




Target:  
3 MONTHS EXPENSES



3



## CHOOSE LONG TERM PRIORITIES

 Super Contributions  
OR  
 Reduce Home Loan  
OR  
 Long Term Investing



There is no perfect split.

**The goal is intentional decisions.**