

# 6 Short Courses to Financial Freedom

Course 1

## Cash Flow







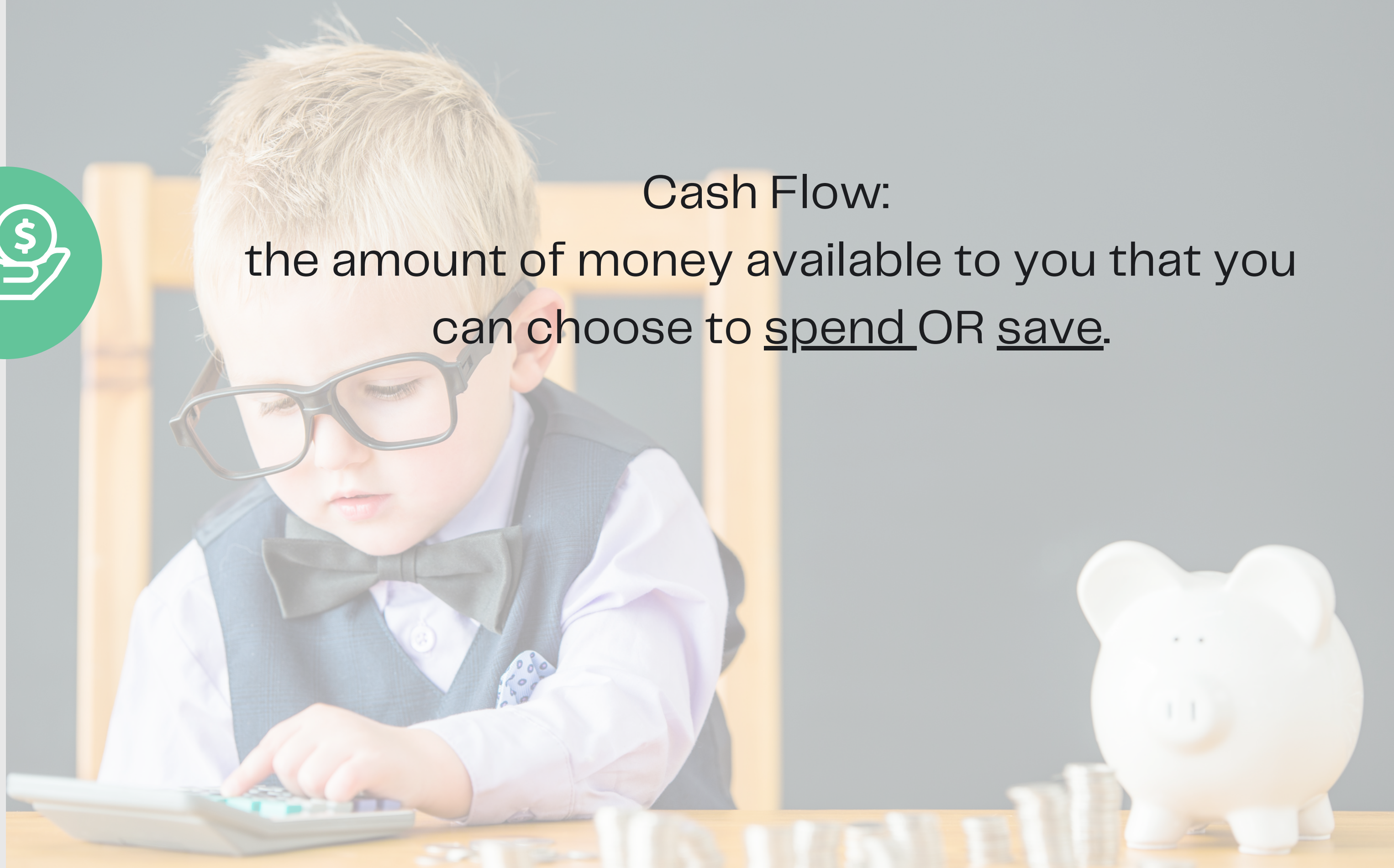
Cash Flow:







Cash Flow:  
the amount of money available to you that you  
can choose to spend OR save.



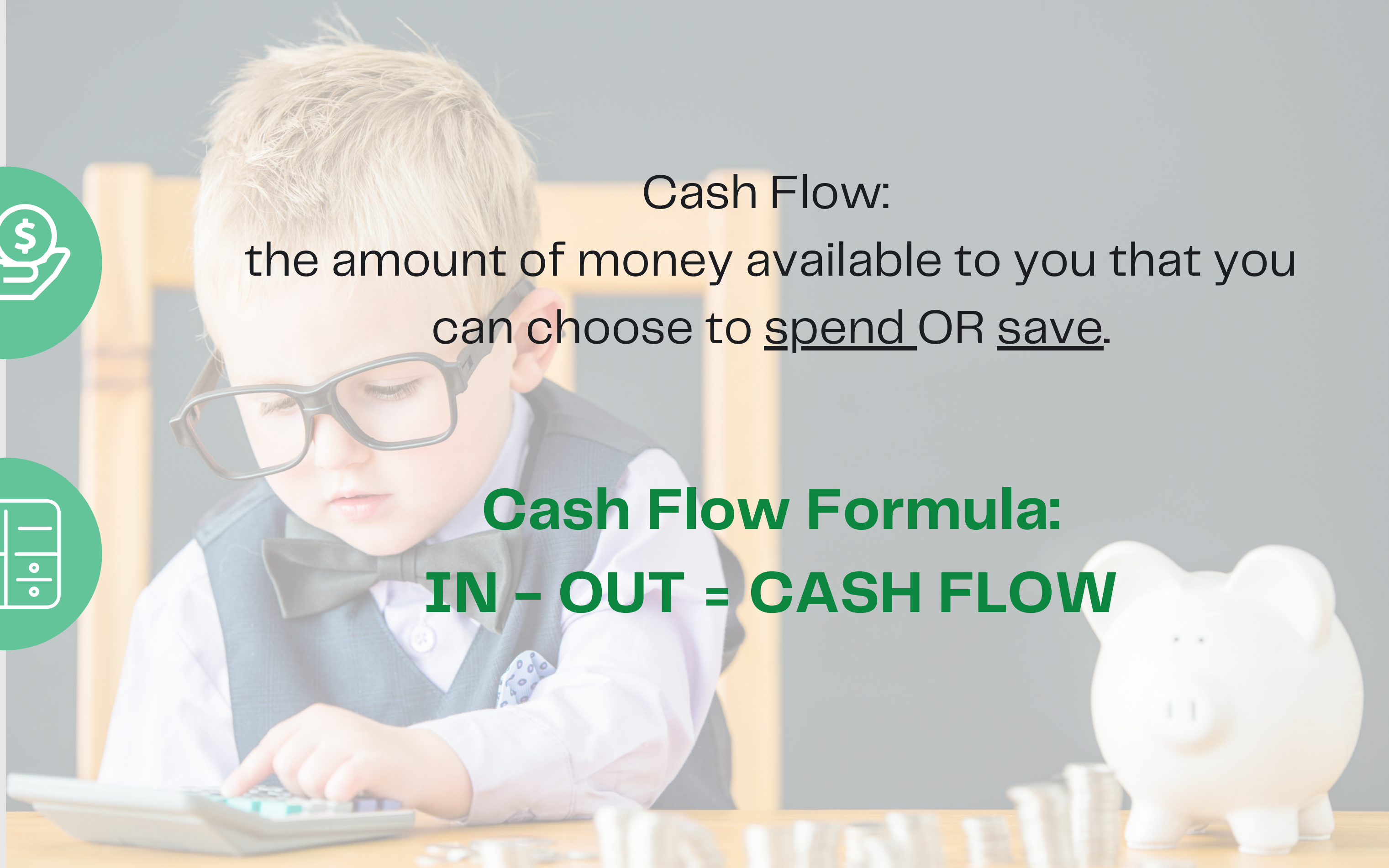




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**Cash Flow Formula:**  
**IN – OUT = CASH FLOW**





**Did you know...**

that an average American's paycheck will get stuck in a  
**money life cycle:**





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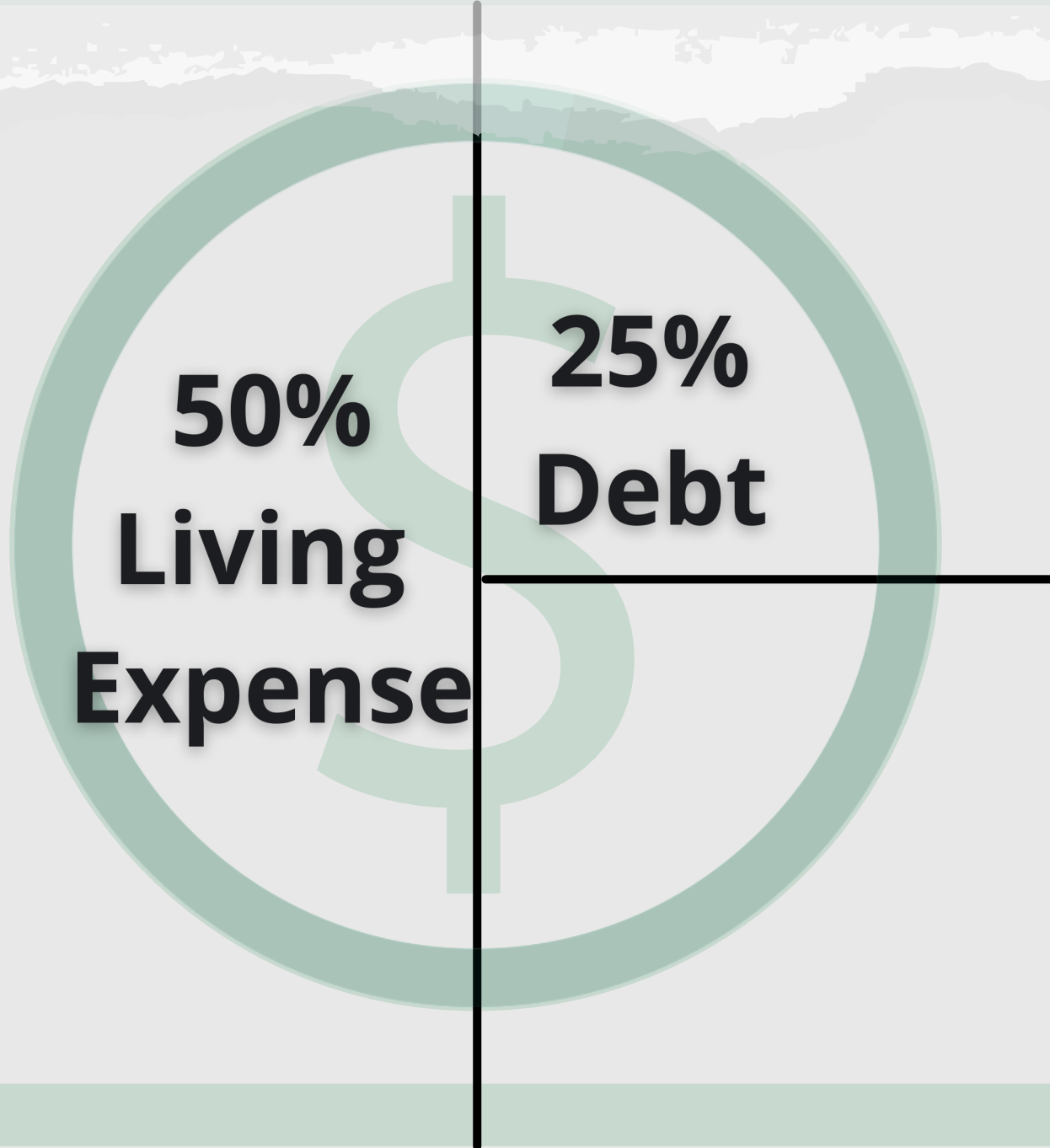


**50%  
Living  
Expense**



**Did you know...**

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**50%  
Living  
Expense**

**25%  
Debt**



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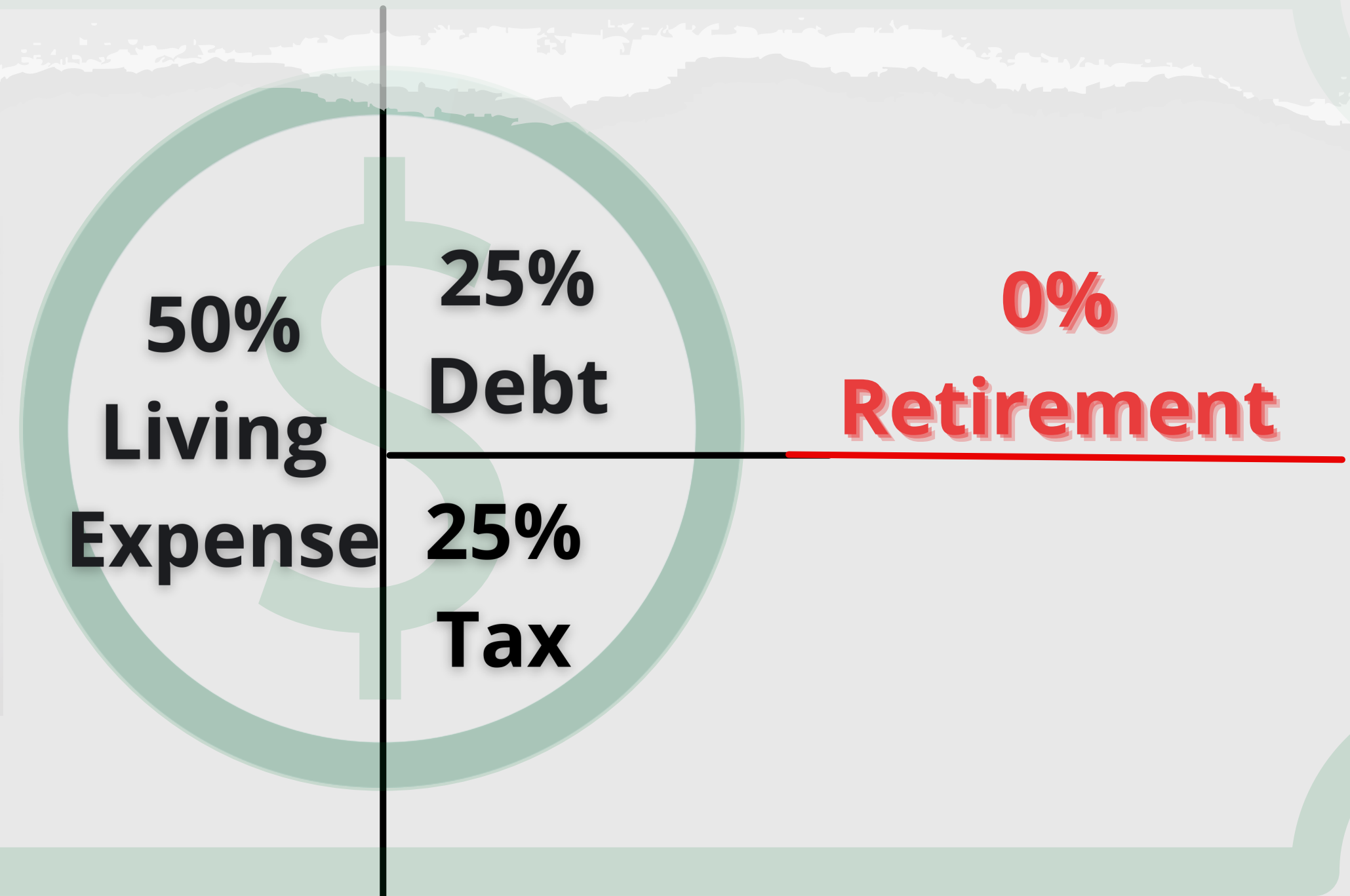


<b>50%</b> <b>Living</b> <b>Expense</b>	<b>25%</b> <b>Debt</b>
	<b>25%</b> <b>Tax</b>



**Did you know...**

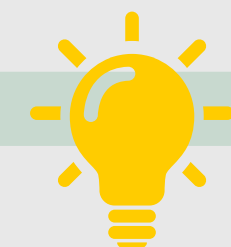
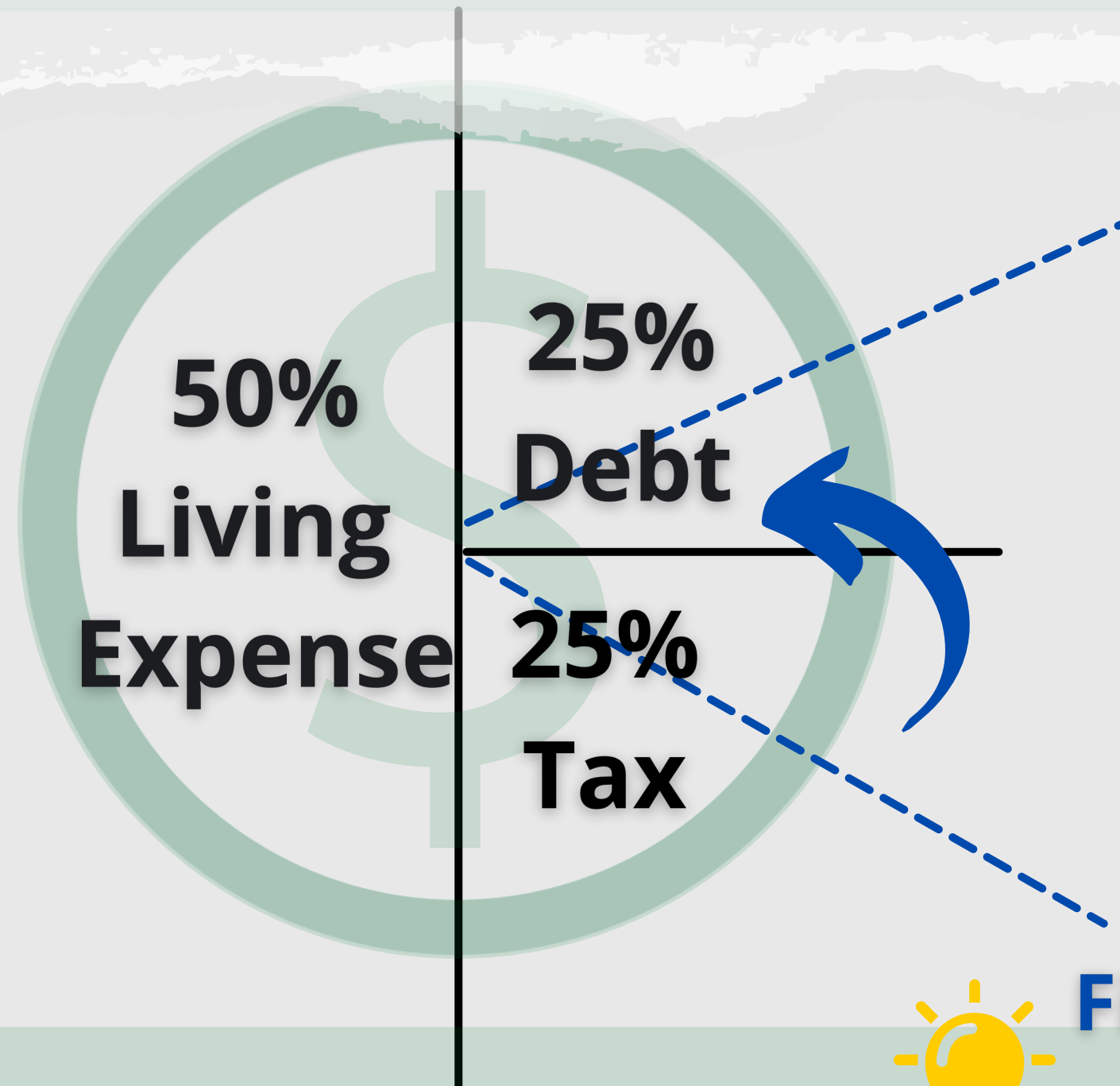
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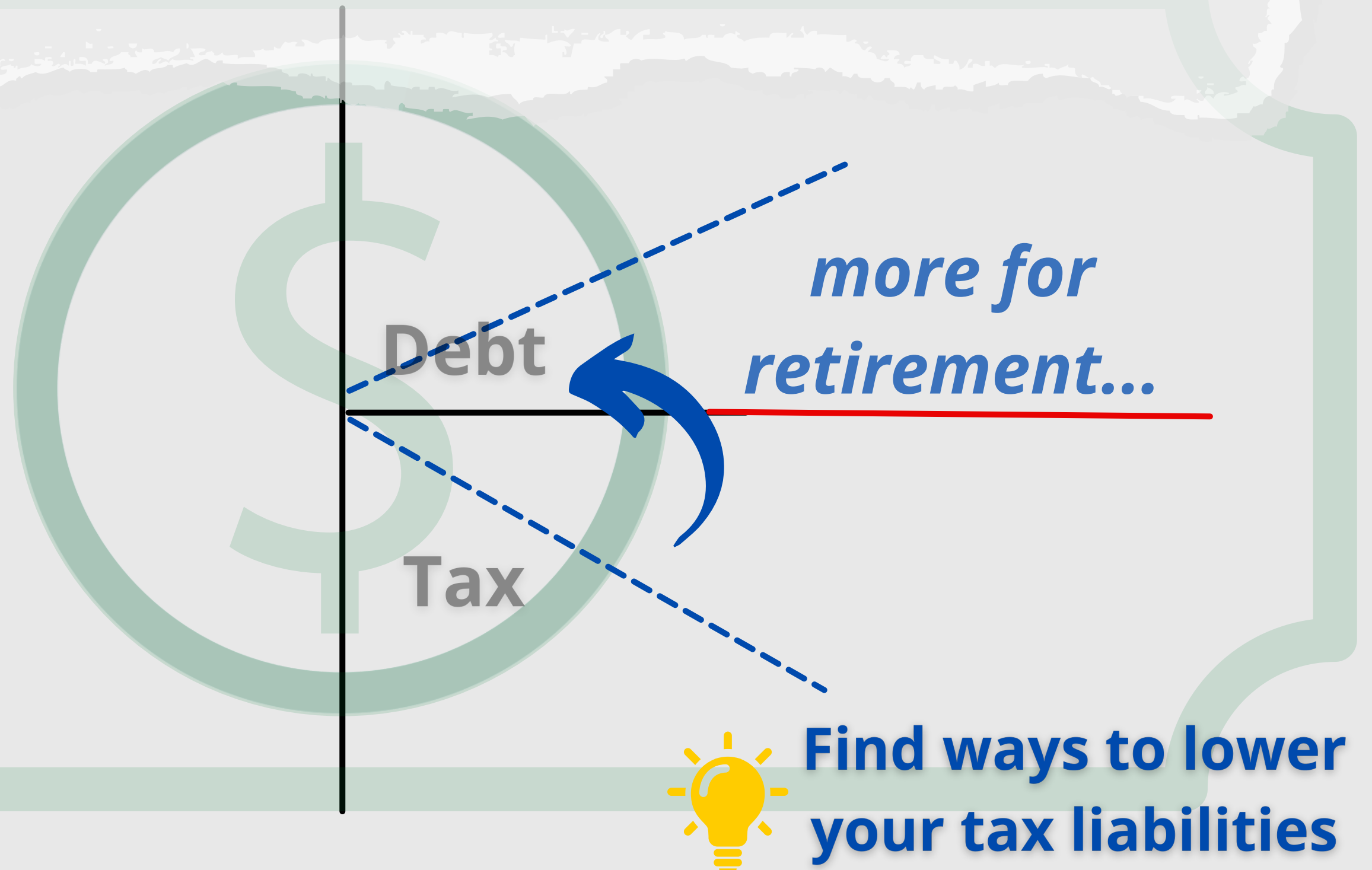


**Find ways to lower  
your tax liabilities**



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## Ways To Increase Cash Flow

1. Save more
2. Spend less
3. Earn more
4. Reduce your taxes





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$$\begin{array}{c} \uparrow \\ \text{IN} \end{array} - \begin{array}{c} \downarrow \\ \text{OUT} \end{array} = \begin{array}{c} \uparrow \\ \text{CASH FLOW} \end{array}$$



# Tips to help you save more

- Budget & Track
- Find ways to cut cost
  - Raise the deductible on your home & auto insurance to help lower premium
- Reposition your money
  - Is your money sitting in low-interest earning savings accounts?





# Tips to help you spend less

- Weigh necessities vs nice to haves
- Make your own coffee & meals
- Bring a shopping list
- Cancel unnecessary subscriptions
- Find ways to reduce utility bills





# Tips to help you earn more

- Create multiple streams of income
- Become an entrepreneur
- Adjust your W-2 allowances





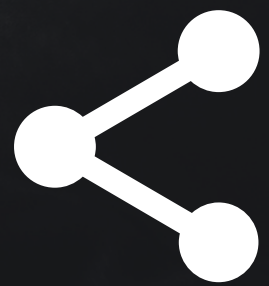
**Calculate your cash flow quickly and painlessly.**

Follow along by downloading your Cash Flow Calculator worksheet as we guide you through the process in our video.





# Thank you for watching.



If you liked it, please  
share us!

Ready for the  
next course?

