

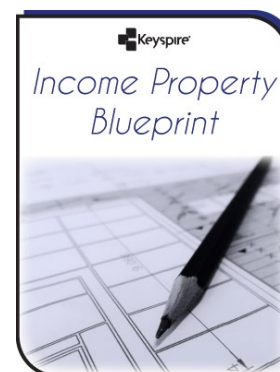
## Module 2 – Lesson 2

# Using Cash

FUND



Week 15



Cash that you have available is quick and is cheap, and if you have it, you are going to use it until you run out.

How much cash do you have available to use for your next property? To determine this, you will need to take a deep dive into your monthly income, savings, and expenses.

### 1. Determine your budget

To get to where you want to be, you need to have a clear understanding of where you currently are. To do so, determine your budget by using the Budget Spreadsheet.

Already have a budget, take this time to update your financial awareness!

| SUMMARY                         |    |   |
|---------------------------------|----|---|
| <b>Monthly Income</b>           |    |   |
| Net income                      | \$ | - |
| Additional income               | \$ | - |
| <b>Total monthly income</b>     | \$ | - |
| Monthly savings                 | \$ | - |
| <b>Total monthly savings</b>    | \$ | - |
| <b>Monthly expenses</b>         |    |   |
| Housing                         | \$ | - |
| Insurance                       | \$ | - |
| Transport                       | \$ | - |
| Telecommunications              | \$ | - |
| Food                            | \$ | - |
| Health                          | \$ | - |
| Education and recreation        | \$ | - |
| Debt payments                   | \$ | - |
| Other expenses                  | \$ | - |
| <b>Total monthly expenses</b>   | \$ | - |
| <b>Amount available monthly</b> | \$ | - |

### 2. Ask the community!



Ask your community what some sources of cash could be.