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and saving to credit and debt to planning for the future, the issues surrounding money choices can feel challenging or even overwhelming. However, by taking control of your money and how you spend, save, and invest it, you can push past your

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a cash budget  
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them How to  
measure net worth  
= assets - liabilities  
What would not be  
listed as liability on  
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balance sheet-  
savings account is  
not a liability

Families short term  
goal might include

- setting up  
emergency fund of  
3 months income

You have a Cash  
surplus on income-  
expense ...

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☐☐ Interest The price of using credit. An additional amount that is paid to a lender Opportunity Cost The next-best alternative that is given up when a

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The financial

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planning process:

1. Determine financial goals
  2. Evaluate financial status
  3. Develop financial goals
  4. Implement goals
  5. Monitor goals
- The most basic economic principle is the law of supply and demand. Put simply, when supply for a



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product goes up,  
demand for it  
decreases.

Oppositely, (if  
that's a word)  
when demand goes  
up, supply goes  
down

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