

THE LIE ABOUT

SPENDING MONEY

Where Your Money ACTUALLY Goes

YOUR CURRENT REALITY

Income (gross): \$ _____

Income tier: ~\$100K ~\$250K ~\$500K \$1M+

WHERE YOUR MONEY ACTUALLY GOES

Fill in **annual dollars**, not percentages.

Category	Annual \$
Housing	
Food	
Transportation	
Healthcare	
Entertainment/Travel	
Kids/Education	
Savings/Investing	

Question:

Which category causes the most stress?

FIXED COST CHECK

Answer honestly:

- Housing % of income: _____ %
- Car payments per month: \$ _____
- Non-negotiable monthly costs: \$ _____

Do fixed costs limit your flexibility?

Yes Somewhat No

MORGAN HOUSEL FILTER

Apply this to your top 3 expenses:

1. Would I buy this if no one knew?
2. Does this reduce future regret?
3. Does this buy time, peace, or control?

If “no” to all three → reconsider.

WHAT TO OPTIMIZE NEXT

Based on your income tier:

If ~\$100K

- Lower housing cost
- Build 6-month runway
- Reduce fragile expenses

If ~\$250K

- Cap lifestyle inflation
- Increase after-tax savings
- Seek equity / leverage

If ~\$500K

- Buy back time
- Optimize taxes
- Reduce stressors

If \$1M+

- Capital allocation plan
 - Health & energy audit
 - Legacy thinking
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SECTION 6 — ONE DECISION

One expense I will intentionally keep: _____

One expense I will intentionally cut: _____