

MY WEALTH MAP

Your financial life on one page. Use approximate current values — the aim is clarity, not perfection.

WHAT I OWN		WHAT I OWE	
Cash & savings	€	Mortgage(s)	€
Investments	€	Property / investment loans	€
Pensions / retirement	€	Personal / car loans	€
Primary home	€	Credit cards / other debt	€
Other property	€	Other liabilities	€
Business interests	€	TOTAL LIABILITIES	€
Other significant assets	€	MY NET WEALTH € _____ Total assets – total liabilities	
TOTAL ASSETS	€		

WHERE IS MY WEALTH?

Cash _____ %	Investments _____ %	Pensions _____ %	Property _____ %	Business _____ %
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3 MY MONTHLY MONEY FLOW			
Net Salary / professional income	€	Housing	€
Rental / investment income	€	Everyday living	€
Other regular income	€	Family / childcare / education	€
TOTAL NET INCOME	€	Transport	€
		Insurance / healthcare	€
		Lifestyle / travel	€
		Debt repayments	€
		<i>My Monthly Number (to invest)</i>	€
		Other	€
		TOTAL MONTHLY SPENDING	€

4 FIND YOUR MONTHLY NUMBER

IDENTIFY Monthly surplus € _____ / month Not happy with it? Identify one expensive habit you could modify.	PROTECT Emergency buffer ☐ In place ☐ Building it Aim for a cash buffer appropriate to your circumstances.	COMMIT My Monthly Number € _____ / month Choose an amount you can comfortably keep doing.
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PAY YOURSELF FIRST
Income – My Monthly Number = what I have available to spend
Automate the transfer when your income arrives.

WEALTH MAP — TIPS & TRICKS

A few simple rules to help you turn your Wealth Map into action.

1

Use estimates, not perfection

This is a snapshot. Round numbers are enough to reveal the shape of your finances and where your money is going.

2

If you don't like your surplus, change one thing

Do not overhaul your entire life. Find one expensive habit or recurring cost you could reduce, then recalculate your monthly surplus.

3

Protect before you commit

Keep an appropriate emergency cash buffer before committing all of your surplus to long-term investing. A common starting point is several months of essential expenses, adjusted for your circumstances.

4

Choose a number you can sustain

Your Monthly Number does not need to equal your entire surplus. Choose an amount you could continue through an expensive month without immediately cancelling it.

5

Pay yourself first

Once you have chosen your Monthly Number, treat it like a regular monthly commitment. Automate it shortly after your income arrives rather than waiting to see what is left.

6

Increase it over time

Review your Monthly Number when income rises, a loan ends or a major expense disappears. Small increases can become meaningful over many years.