# Chapter 3: Cashflow & Net Worth

## Learning Objective 3.1 — Key Planning Documents

Build and maintain a Net Worth Statement and Cash Flow Statement.

### Net worth snapshot

Details: Net worth snapshot. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Cash inflows/outflows

Details: Cash inflows/outflows. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Using statements in planning

Details: Using statements in planning. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

## Learning Objective 3.2 — Positive Cash Flow

Identify new savings ‘firepower’ and redeploy toward goals.

### Improving cash flow

Details: Improving cash flow. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Where to save

Details: Where to save. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Savings rate vs. gross income

Details: Savings rate vs. gross income. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

## Learning Objective 3.3 — Compounding Interest

Leverage compounding; understand TVM caveats; align with risk and time horizon.

### Inflation offset

Details: Inflation offset. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Risk, returns, and variability

Details: Risk, returns, and variability. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

### Illustrative calculators

Details: Illustrative calculators. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.