Determine your monthly living expenses: **€........**

Calculate your monthly average fun expenses: **€.......**

Determine your monthly Saving Investing: **€.......**

Determine your current ratio;   
  
*Living costs*: **...........**   
*Fun*: **............**   
*Investment/Saving*: **............**

**What is the ideal ratio/salary you would like to have?**;   
  
*Living costs*: **...........** *Fun*: **............** *Investment*: **............**

How much is that in €; Living costs: **€...........** Fun: **€............** Investment: **€............**

Work towards this salary :)

**The First Golden Pillar: Saving €1.000**

Now that you have a budget plan, you can plan out how much you are going to save and invest each month to complete the Golden Pillars.

**Step 1:** Make an Emergency Fund in your bank account, specifically for this €1.000.

**Step 2:** Save up **€1.000!**

You can use the next table to keep a nice overview and track your progress.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date | Net Income | Living expense | Fun expense | Saving | Total saved up |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Step 3:** Avoid using this fund!

**The Second Golden Pillar: Becoming Debt-Free**

**Step 1:** Create a list of all your current debts and their monthly interest.

|  |  |  |
| --- | --- | --- |
| Debt | % | € |
|  |  |  |
|  |  |  |

**Step 2:** Stop buying things you don't need.

**Step 3:** Prioritize paying off debt. (Pay off the debt with the highest percentage first, or the debt with the shortest repayment time)

**Step 4:** Make sure you prevent going back into debt.

**The Third Golden Pillar: Saving up 6 months of Living Expenses**

**Step 1:** Calculate your monthly expenses.

Let's say your rent is €500, your car is €100, food is €200, insurance is €100, and other bills like Spotify, Netflix and a gym add up to €100. In this situation, your living expenses are €1.000.

**Step 2:** Multiply your living expenses x 6

Using the example from Step 1, your goal will be €6.000.

**Step 3:** Use the same method as with pillar 1 to save this up.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date | Net Income | Living expense | Fun expense | Saving | Total saved up |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |