

## What's Your Big Picture?

When people start trying to figure out what's wrong with their money, they dive into the details. They pour through their credit card statements, utility bills and examine how much they're eating out.

Details are important, but they can also keep you from seeing what is most important: the big picture. For the big picture, you only need to know five numbers: your monthly earning, your monthly spending, the difference between the two, how much your savings grew, and how much your debt shrunk.

This looks like it should be an easy exercise. For many, it isn't. But in trying to forge ahead and fill in the numbers to the best of your ability, you'll make some discoveries.

You'll find out what you know and what you don't about your numbers. It will either be really easy to pull out your paystubs and bank statements and you'll breeze through what came in and what went out.

Or, you'll realize you have no idea how to figure out how much you earn each month, and even less of an idea to figure out what you spend.

The value in filling out your big picture numbers isn't coming up with the exact numbers; its in beginning to realize where you can go to get your numbers, and beginning to see the picture of your first numbers.

And... a good solid estimate is far better than not filling it out.

Let's start with, I am:

- ☐ Thriving and Saving
- ☐ Living Paycheck to Paycheck
- ☐ Sinking Further in Debt
- ☐ Climbing Out of Debt
- ☐ Other: \_\_\_\_\_