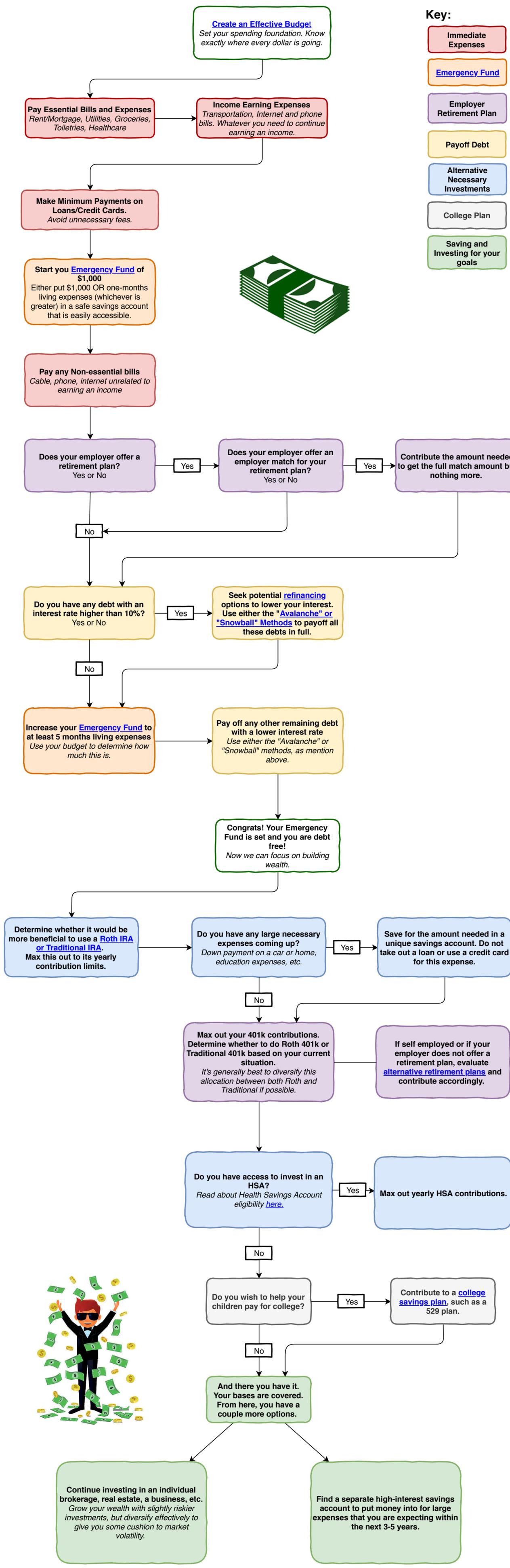


Spending Flowchart

Key:

- Immediate Expenses
- Emergency Fund
- Employer Retirement Plan
- Payoff Debt
- Alternative Necessary Investments
- College Plan
- Saving and Investing for your goals



Disclaimer

This flowchart is simply a general guide. Please use it at your discretion (Do not max out your retirement spending if it exceeds your income). This chart's primary goal is to reach financial independence at a younger age which is why it is aimed at retirement savings. It is HIGHLY recommended that you spend time doing research and learning about your options to make the best financial decisions for you and your family. If you are not sure what to do about your situation, hire a financial advisor to help you out. Any entertainment or vacation expenses are also discretionary and are encouraged to be utilized within reason.