

# THE **CFO** AGENCY

## **MONEY PRINCIPLES**

“THINGS TO LIVE BY”

### **INCOME:**

- I will never accept less than \$ \_\_\_\_\_ per \_\_\_\_\_ for my lifestyle income
- My investments must provide \_\_\_\_\_% rate of return
- My investment income must be \_\_\_\_\_ % of my total \_\_\_\_\_ income
- My investment income must be diversified over a minimum of \_\_\_\_\_ categories
- My investment income categories will be further diversified into \_\_\_\_\_ divisions each once each category reaches \$\_\_\_\_\_ in size
- I will track my income \_\_\_\_\_
- I will review my income strategies \_\_\_\_\_ and adjust accordingly

### **EXPENSES:**

- I will never allow my cost of living expenses to be more than \_\_\_\_\_ % of my income
- I will track my expenses \_\_\_\_\_
- I will review my expenses \_\_\_\_\_
- I will maintain a profit margin of \_\_\_\_\_ %

### **LIABILITIES:**

- My debt to income serviceability ratio will never exceed \_\_\_\_\_%
- I will pay my monthly payments on time every time
- I will pay my credit cards in full every month

### **ASSETS:**

- I will maintain reserves of \$ \_\_\_\_\_ or a minimum of \_\_\_\_\_ months
- I will increase my assets every \_\_\_\_\_ by \_\_\_\_\_ %
- My investments will be diversified over a minimum of \_\_\_\_\_ categories
- My investments will be further diversified into \_\_\_\_\_ divisions