DO YOU NEED TO IMPROVE YOUR PERSONAL CASH FLOW?



CASH FLOW

Amount of income remaining after expenses

Higher cash flow increases ability to build savings

Negative cash flow leads to building debt



INCREASE INCOME

Add a side gig or second job

Monetize your skill or hobby

Improve skills to increasing earning potential

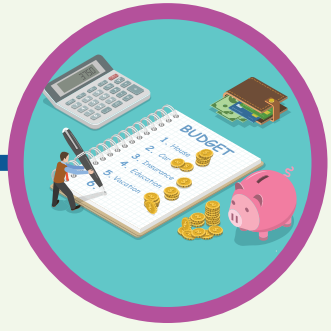


DECREASE FIXED EXPENSES

Lower living space costs

Refinance high payment debt

Lower transportation costs



LOWER DISCRETIONARY SPENDING

Be more frugal with spending

Develop a purchasing plan

Become a deliberate spender