



# What Is Enough?

Based on: Your Money or Your Life

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## Part 3



# Financial Integrity / Fulfillment

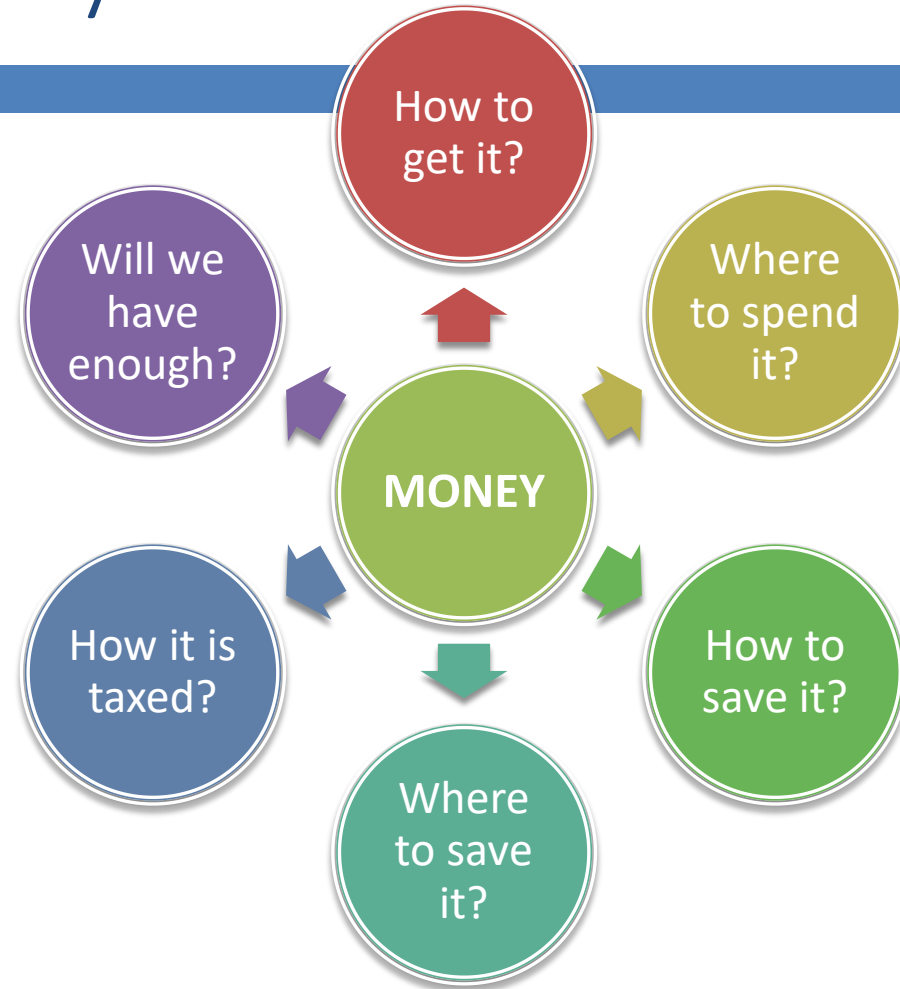
- **All change is Personal**
  - This is not about budgeting.
  - This is not about retiring.
  - This is about Cash and Cash Flow Awareness
- Let's Face Your Money Myths
- & Utilize Tools for greater Money Awareness

# Part 3

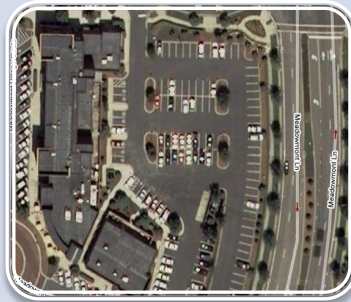
## 9 Steps to Enough

### Step 2 – Tracking Your Life Energy

# What is Money?



# What is our Money Story?



## Street Level

- Practical –
- pedestrian use of cash, credit cards, debt and savings.



## Neighborhood Level

- Thoughts –
- security, power, acceptance, evil, our money story (myth).



## City Level

- Cultural –
- shared belief, token, money had value to someone and will have value to someone else, trust.



## World Level

- Responsibility –
- money is different everywhere based on the street, neighborhood and city we grew up in...it is external to us.

# What is Money Universally?



**Money is something we trade our life energy for.**

**You pay for money with your time.**

**Then you choose how to spend your money.**

# What is Your Life Energy?

**Life Energy is our Time.**

**It is precious because it is limited.**

**We simply can't know how much we have?**

# Your Life Energy

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**You determine what money  
is worth to you.**

**It is your Life Energy.**



# Financial Independence?

- ***Is typically the street level definition of being rich. A mirage... it is always in comparison to something else.***

*“Men do not desire to be rich,  
only to be richer than other men”.*

*John Stuart Mill*

# Financial Independence?

- ***Financial independence is the experience of always having enough. It is Fiscal Bliss.***

*It is your personal version of “Enough”, on the **Fulfillment Curve**. It is freedom from assumptions, guilt, resentment, envy, frustration and despair that are a part of your money story.*

# Tracking Your Life Energy



<b>Hours Worked Weekly:</b>	
40	<b>Job Time:</b>
5	<b>Commuting:</b>
1	<b>Costuming:</b>
5	<b>Meals:</b>
5	<b>Decompression:</b>
3	<b>Escape Entertainment:</b>
0	<b>Vacations and Rewards:</b>
0	<b>Job-Related Illness:</b>
1	<b>Servants:</b>
60	<b>Total Hours Worked:</b>

# Tracking Your Life Energy



**Income: \$90,000**

- / 50 weeks = \$1,800 per week

**60 hours**

- work related energy spent

**\$30 an hour (pretax)**

- what I trade my life energy for

## Hours Worked Weekly:

40	<b>Job Time:</b>
5	<b>Commuting:</b>
1	<b>Costuming:</b>
5	<b>Meals:</b>
5	<b>Decompression:</b>
3	<b>Escape Entertainment:</b>
0	<b>Vacations and Rewards:</b>
0	<b>Job-Related Illness:</b>
1	<b>Servants:</b>
60	<b>Total Hours Worked:</b>

# What is Your Life Energy Worth?



This is not about judgment; it is again about awareness.



Knowing what you actually make per hour can have huge impacts on actual spending.

*What is Enough?*  
Fiscal Fitness - Session Tracker  
Money Earned / Current Income / Hours Worked

*WIE?*

**My Experience With Money**

session 1	session 2	session 3
Name:	Age:	Lifetime Money Earned:
Current Annual Income	Salary / W2 1099	\$0
Bonus / Commissions	K-1 / Schedule E	\$0
Additional Residual Income Source	Total Income:	\$0
Real Hourly Wage:	Real Hourly After Tax:	#DIV/0!
Name:	Age:	Lifetime Money Earned:
Current Annual Income	Salary / W2 1099	\$0
Bonus / Commissions	K-1 / Schedule E	\$0
Additional Residual Income Source	Total Income:	\$0
Real Hourly Wage:	Real Hourly After Tax:	#DIV/0!
Combined Average Real Hourly Wage:	Cumulative Money Earned:	\$0

**Hours Worked Weekly:**

0	Job Time:
0	Commuting:
0	Costuming:
0	Meals:
0	Decompression:
0	Escape Entertainment:
0	Vacations and Rewards:
0	Job-Related Illness:
0	Servants:
0	Total Hours Worked:

**Hours Worked Weekly:**

0	Job Time:
0	Commuting:
0	Costuming:
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# What is Your Life Energy Worth?



The real spendable after-tax hourly rate is:

Name:	After Tax Hourly Rate:

# Part 3

## 9 Steps to Enough

### Step 3 – Tracking Your Life Energy

# Tracking Cash Flow

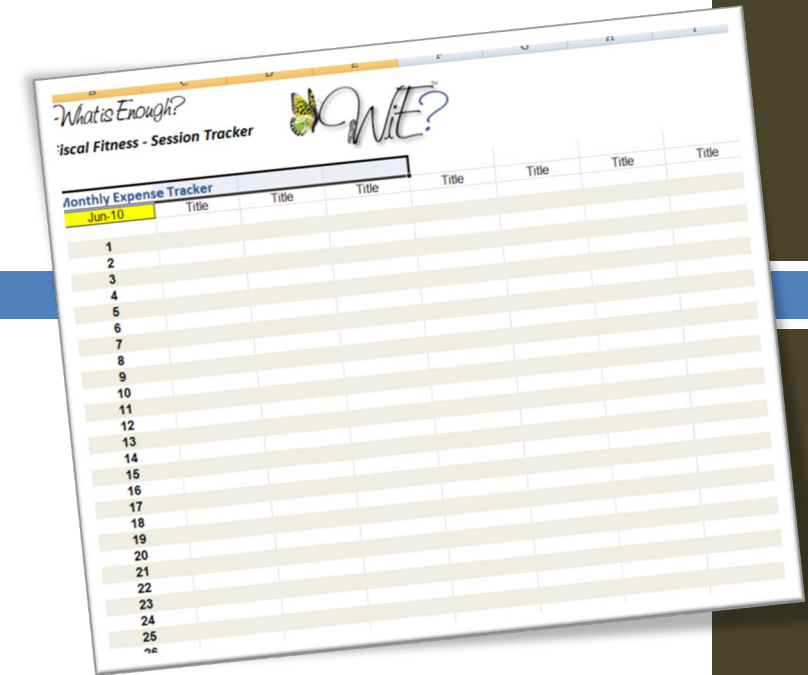
- ***Tracking what you spend is the key to Financial Integrity and Awareness... not judging what you spend.***

*There is no **99%** commitment here.*

*Over the next few months –  
you are going to track where and how you spend money –  
**how you trade your life energy?***



# Tools To Track Expenses



□ **Simple spreadsheet tab4flow in CALM Worksheet. OR:**

□ **[www.mint.com](http://www.mint.com) (free service reconciles accounts)**

□ **Or: <https://www.investopedia.com/personal-finance/best-budgeting-software/>**

**Track for one full month, and categorize all spending into simple categories, like Food, Shelter, Utilities, Clothing, Health, Recreation, Transportation, Misc.**

# Example: Money Awareness

- **Magazines: \$180 a year** (*how many work hours?*)

BUY  
READ  
STORE  
DISPOSE

*We spend money several times over:  
once in the time worked to buy them;  
again, in the time spent reading them;  
again, in the time spent storing them;  
again, in time spent disposing of them.*

# Your Homework

Before the next course:

- **Review Your Answers in the presentation for Part 3 – make any additional notes as you complete the work.**



- **Track Every Expense for the next 30 Days.**

**Check each box above as you complete the item prior to starting the next course.**

## Insights from Reviewing Part 3 Notes and Answers



# Part 4

What to expect:

- Converting Money Spent to Life Energy
- 3 Key Questions about Money that Will Change Your Life
- Making Your Progress Visible