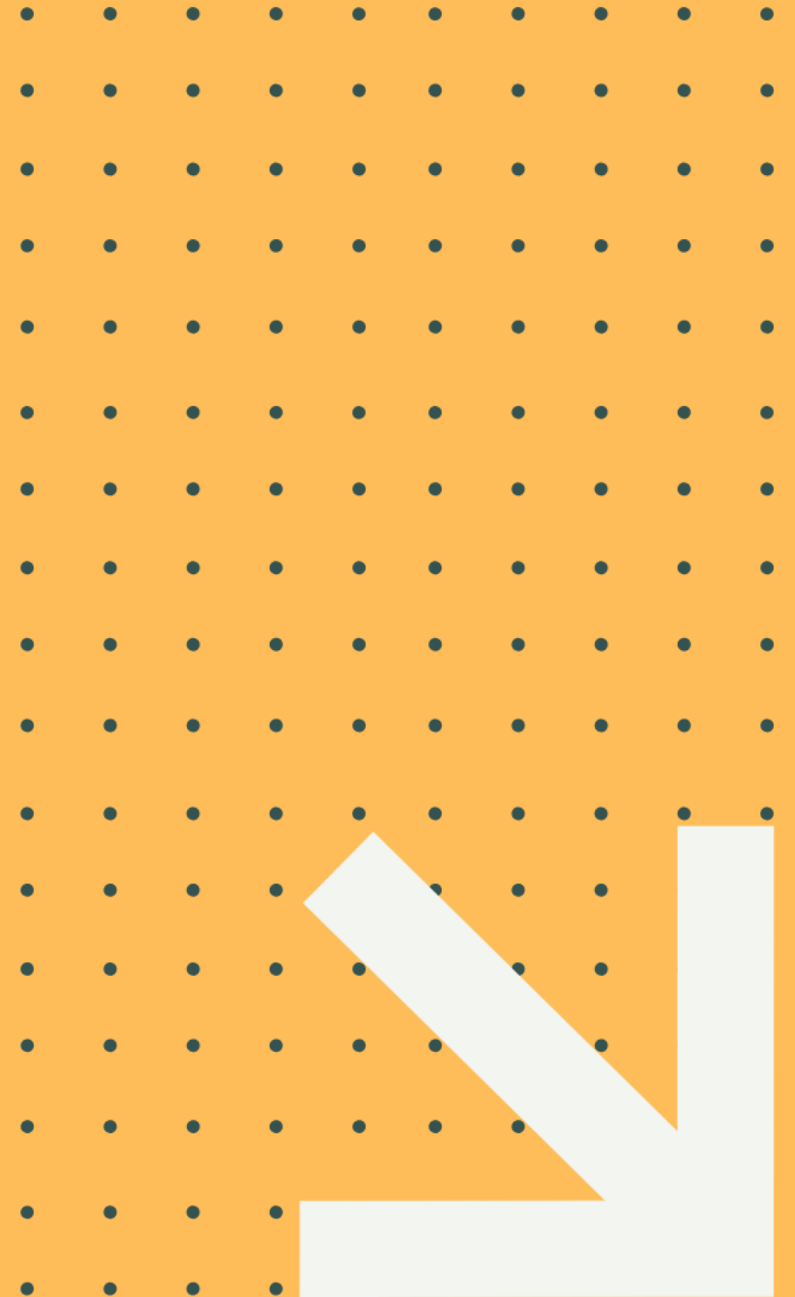


MAXIMIZE CARES ACT CASH

In unprecedented times...

I WAS BROKE.
NOW I'M NOT.



CARES ACT -

CASH PAYMENTS TO INDIVIDUALS

I WAS BROKE.
NOW I'M NOT.



...

CASH PAYMENTS TO INDIVIDUALS

\$1,200
PER PERSON

\$500
PER CHILD

...

CASH PAYMENTS TO INDIVIDUALS

INDIVIDUALS:
\$75,000

PHASE OUT:
\$75,000 - \$99,000

COUPLES:
\$150,000

PHASE OUT:
\$150,000 - 198,000



#1

PLAN EACH DOLLAR

I WAS BROKE.
NOW I'M NOT.

*“The plans of the diligent lead
to profit as surely as haste
leads to poverty.”*

PROVERBS 21:5



INCOME – OUTGO = EXACTLY ZERO TM

I WAS BROKE.
NOW I'M NOT.



Mini Budget

**I Was Broke.
Now I'm Not.**

Click [HERE](http://www.IWBNIN.com) to visit www.IWBNIN.com for additional tools and resources!

Budgeted Amount	
Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO = \$ -

Budgeted Amount	Check Numbers
Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO = \$ -

Budgeted Amount	Check Numbers
Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO = \$ -

Mini Budget

**I Was Broke.
Now I'm Not.**

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Budgeted Amount	\$ 3,400
-----------------	----------

Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO =	\$ 3,400
------------------	----------

Budgeted Amount	\$ 3,400
-----------------	----------

Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO =	\$ 3,400
------------------	----------

Budgeted Amount	\$ 3,400
-----------------	----------

Expense 1	
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ -

INCOME - OUTGO =	\$ 3,400
------------------	----------

Mini Budget

**I Was Broke.
Now I'm Not.**

Click [HERE](http://www.IWBNIN.com) to visit www.IWBNIN.com for additional tools and resources!

Budgeted Amount	\$ 3,400
-----------------	----------

Save it for Mortgage	\$ 3,400
Expense 2	
Expense 3	
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ 3,400

INCOME - OUTGO =	\$ -
------------------	------

Budgeted Amount	\$ 3,400
-----------------	----------

Pay off credit card	\$ 1,450
Pay off furniture	\$ 950
Savings	\$ 1,000
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ 3,400

INCOME - OUTGO =	\$ -
------------------	------

Budgeted Amount	\$ 3,400
-----------------	----------

Pay off credit card	\$ 1,450
One mortgage payment	\$ 950
Savings	\$ 1,000
Expense 4	
Expense 5	
Expense 6	
Expense 7	
Expense 8	
Expense 9	
Expense 10	
Expense 11	
Expense 12	
Expense 13	
Expense 14	
Expense 15	
TOTAL OUTGO	\$ 3,400

INCOME - OUTGO =	\$ -
------------------	------



#2

USE THE IWBIN LADDER

I WAS BROKE.
NOW I'M NOT.

THE I WAS BROKE. NOW I'M NOT. LADDER



RUNG 9: Live a great life!

RUNG 8: Place 30% of gross income into tax-advantaged investments.

RUNG 7: Pay off house and business debt.

RUNG 6: Place 15% of gross income into tax-advantaged investments.

RUNG 5: Build savings to a minimum of three months of expenses.

RUNG 4: Eliminate all non-house, non-business debt.

RUNG 3: Invest enough to capture full company match (or \$100/month, whichever is greater).

RUNG 2: Save money - start with one month of expenses.

RUNG 1: Set goals.



#3

WAIT A LITTLE WHILE

I WAS BROKE.
NOW I'M NOT.

MAXIMIZE CARES ACT CASH

WWW.IWBNIN.COM/COVID-19

I WAS BROKE.
NOW I'M NOT.

