

The Lifestyle Freeze Worksheet

@fmaunlv

Wealth is the gap between what you earn and what you spend. Find yours.

OPTIMIZE

Spending rises with income

Income \$100K to \$110K, spending \$70K to \$80K. The gap stays \$30K.

MAXIMIZE

Spending stays frozen

Income \$100K to \$110K, spending stays \$70K. The gap grows to \$40K, every year.

Your monthly income

Your monthly spending

Your gap (income minus spending)

Freeze your lifestyle for 3 to 5 years.

Hold spending flat while income climbs, and watch the gap explode.