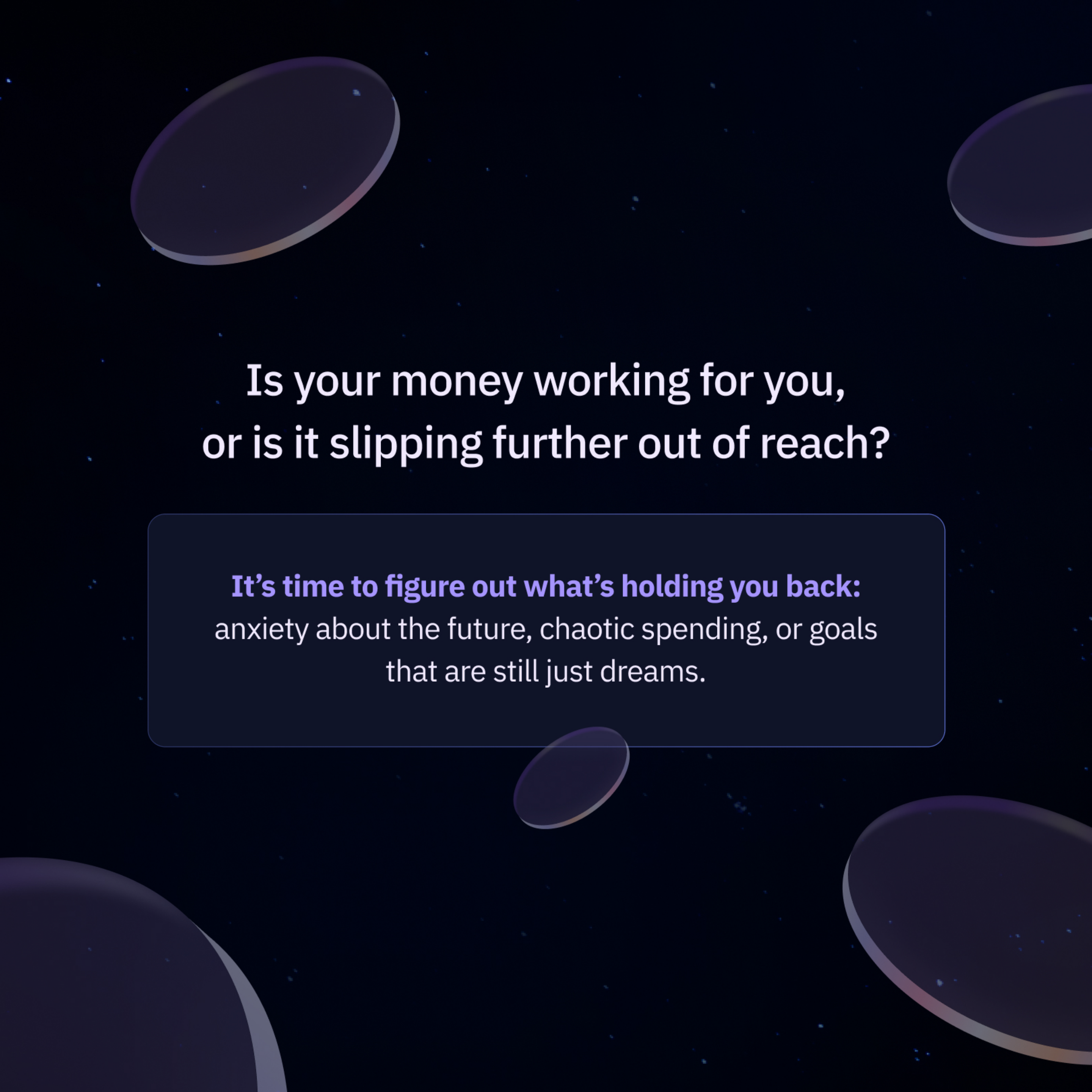


Module 0. Lesson 4:

Basics of Financial Planning

What You'll Gain by Starting Right Now

Thomas Kralow Financial Academy



Is your money working for you,
or is it slipping further out of reach?

It's time to figure out what's holding you back:
anxiety about the future, chaotic spending, or goals
that are still just dreams.



What Is Financial Planning?

| Control Over Money = Control Over Life



To move forward, you need to know where you're starting from.

- How much do you earn each month? Include all income sources —salary, side gigs, bonuses.
- How much do you spend? Look at where your money goes: food, clothes, loans, whatever else.
- Do you have savings? If so, how much? If not, why not?
- Do you have debt? Write down the amounts and terms.



Let's keep digging to establish your Point A – your current financial situation.

- Do you track a budget? If yes, how? If not, what's stopping you?
- Do you have an emergency fund? How many months could your savings cover if your income dried up?
- What assets do you have? Think house, car, stocks — anything that holds or generates value.
- What about liabilities? Mortgage, rent — how much do they cost you monthly?
- Are you setting money aside for investments? If so, how much? Or are you still just thinking about it?

Each day that you spend waiting is money lost, because

**time is your most
valuable asset.**



Think about it: Have you ever regretted not investing sooner — stocks, crypto, or even basic savings?



In the next lesson, we'll map out your destination — **your Point B.**

**But first — we
need to lock down
your Point A.**

Financial freedom comes from
having discipline and taking action.

Write down your income and
expenses for today.

**Do it right
now.**



**Complete the
“My Point A” sheet
in your workbook.**

If you want, attach a screenshot.