

YOUR MAGIC NUMBER

One simple "daily
number" that will put
you in control of your
money everyday

**SO YOU HAVE MORE LEFT
OVER EVERY MONTH.**

You make good money.

There's no reason it should be going "poof"
by the end of every month.

Let's change that.

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What if you could...

- Pay off your debt automatically and swiftly?
- Be on the same page, money-wise, as your spouse?
- Know exactly how much you can spend every day, guilt free?
- Feel in control of your finances?
- Have more money at the end of every month, a surplus at the end of the year, and a better night's sleep every night?

If you're feeling out of control with your money, but hate the idea of "budgeting," this book is going to change your life starting today.



I'm handing you the exact, simple trick that I used myself to wipe out my debt and build up my wealth, without cutting out daily fun and luxuries.

Hi, I'm Avraham. Nice to meet you.



My story (and dark secret)

For over a decade I worked as a financial advisor. People trusted my advice on financial matters all the time. But I was carrying around a dark secret...

I was bad with money.
Really bad.

Making money wasn't the problem. Keeping it was.

For some reason, my money always seemed to disappear before the month's end.

My credit card bills scared me, and my line of credit was so big I would let the unopened envelopes pile up on my kitchen table.

I had no idea where it was all going. Even worse, I was clueless where to start and how to get myself out of my financial mess.

Don't get me wrong, I knew I needed to budget, but the idea of "tightening the belt" freaked me out.

And if you're thinking that a financial advisor, like me, should know how to budget, you should know they don't teach you those skills in financial advisor school.

So I spent years reading and experimenting with different types of budgeting. But most methodologies I found were restrictive and wanted to convert me into a tightwad. Cut out nice dinners. Re-use the plastic wrap. Say no to a latte, and get a lousy deli coffee instead.

What kind of life is that? Especially when you make enough money that you should be enjoying yourself?

I'm sure "tightwad 4 life" isn't a tattoo you want, either.

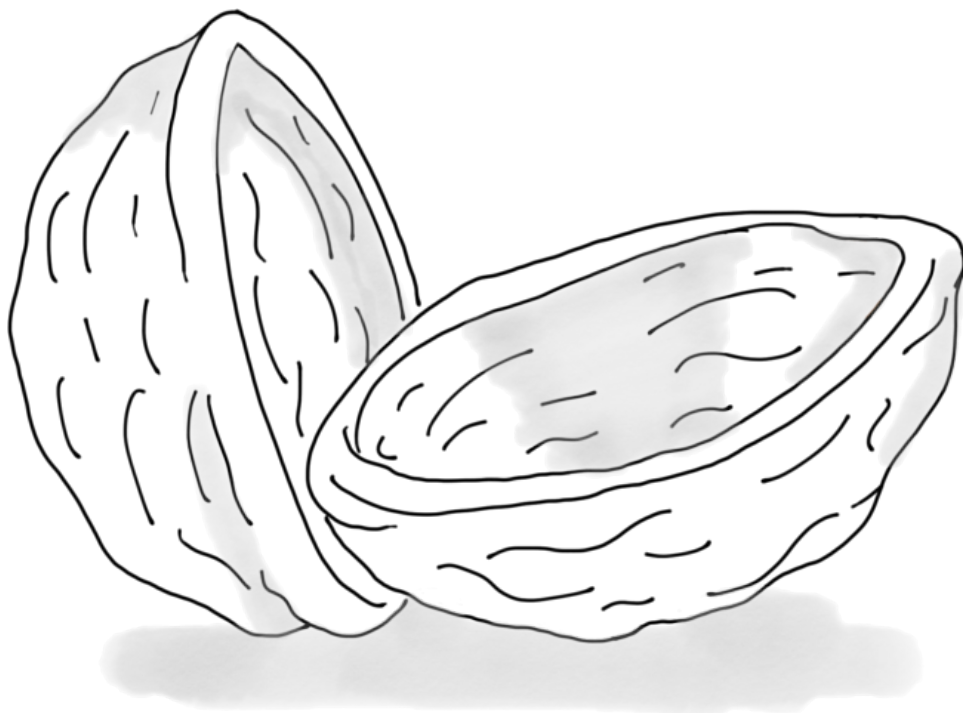
And that's why I wrote this book for you.

Having a “Magic Number” isn’t restrictive. It’s the opposite.

Once you know what your Magic Number is, just like me, you’ll finally have a handle on what you can spend everyday AND still have a lot left over at the end of the month.

It’s the only way I budget now. I don’t have any debt. I have vacations 100% paid for before I leave -- imagine the freedom of that? -- and I’ve built up a nice slush fund for emergencies.

Just like it did for me, your Magic Number will crack your financial nut without cracking you.



PART

1

"I'm not the budgeting type."

"I'M NOT THE BUDGETING TYPE"

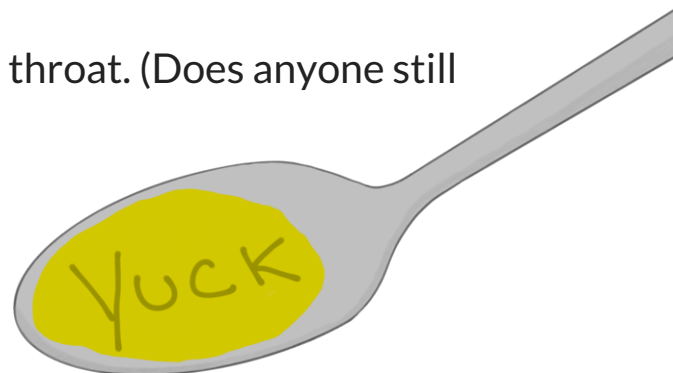
When you think of budgeting you probably think of tightening the belt, cutting coupons, and saying “no” to dinner, drinks, movies, or anything fun.

Or maybe you imagine a complicated spreadsheet or some type of software that you’ll have to slave over, never really understand, and won’t keep up with.

In other words, your perception of budgeting is:

- Restrictive
- Time consuming
- Overly complicated
- Impossible to stick to

Kinda like forcing cod liver oil down your throat. (Does anyone still drink that stuff?)



But the good news is that there's an easier way to do this. And if you start today, you can be in the best financial place of your life before you know it.

Your Magic Number in a nutshell

Budgets that force you to tighten your belt and become financially rigid don't work. Extremism never lasts. You won't stick to a budget that makes you feel that you have "no life" whatsoever.

Instead, you just need to know "your Magic Number". An amount you can spend freely at your own discretion, every day. Once you know your Magic Number, you decide where (or where not) to spend your own money.

Your "Magic Number" is a golden nugget. It makes this whole budgeting thing a cinch. It's surprisingly simple to setup, easy to follow, and only takes 15 minutes a day.

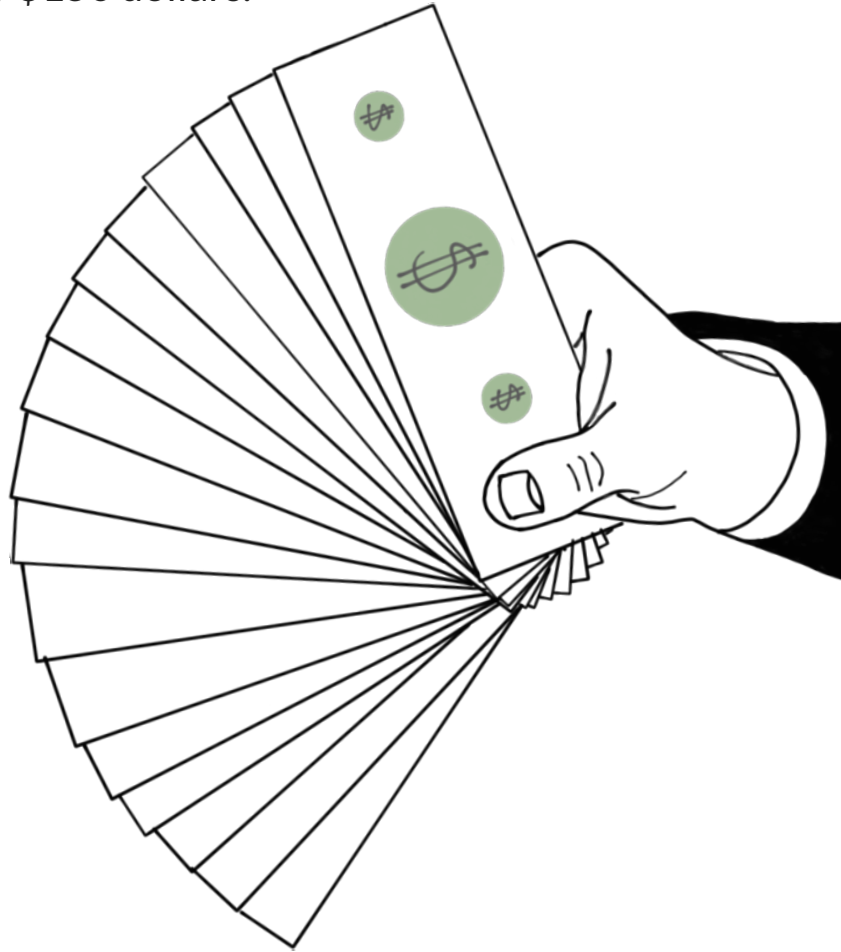
* Here's the real beauty: Nobody will ever tell you where you can or can't spend your money. You choose where you want to spend your money. It's completely up to you.

Imagine this...

Every morning before you leave for work, I knock on your door.

I give you wad of cash. Let's say \$150 dollars.

**KNOCK
KNOCK**



I tell you this is what you can spend for the day. Without any worries or guilt.

Maybe you spend part on groceries and an iced latte, part on a movie, and save the rest.

Or maybe you buy a crisp new shirt. You know that sum is yours to use however you want, no second-guessing.

And the best thing is that I come back knocking. Every day.

With the \$150 in hand for you, without fail.

It's that simple. That's how your Magic Number works. Your Magic Number = the amount you can spend at your discretion, every day. And if you save it up, you can use that money the next day.

If you're like me, you're more of a visual learner. Here's a doodle for you:

DAY 1	DAY 2	DAY 3
<div>MAGIC NUMBER FOR THE DAY \$150.00</div> <div>PURCHASED:</div> <div>LUNCH -12.90 GAS -70.00</div> <div>LEFT OVER \$67.10 FOR TOMMOROW</div>	<div>MAGIC NUMBER FOR THE DAY \$217.10</div> <div>PURCHASED:</div> <div>GROCERIES -86.22</div> <div>LEFT OVER \$130.88 FOR TOMMOROW</div>	<div>MAGIC NUMBER FOR THE DAY \$280.88</div> <div>PURCHASED:</div> <div>DINNER OUT -102.22 MOVIES -29.00</div> <div>LEFT OVER \$149.66 FOR TOMMOROW</div>

Q & A

Q: In the story you mention that you bring cash. Can I only use cash with my Magic Number?

A: You can use whatever you want. I just use cash for a simple analogy. Feel free to use your ATM card, credit card, check, or cash. Wanna build up points on your credit card? Go ahead and rack 'em up (the points that is).

Q: Does the Magic Number accumulate week to week -- like rollover points?

A: Yes. Whatever you have left over from the week carries forward to the next week. The same goes for month to month. If it's June 30th and you have a nice little stash built up, you carry it over to July 1st.

Quick Story

Jenine wanted to take control of her finances. A lot of times when she would go shopping for clothes and stuff, a feeling of guilt would come over her. Should I have bought this? She'd wonder. She didn't know if what she was spending was within her means.

I introduced the idea of having a Magic Number to Jenine. She fell in love with it immediately. Finally the guessing game was over.

She now knew exactly how much she could spend every day and be okay (and not feel guilty one bit).

Not only that, but Jenine got a rush out of saving up her Magic Number. Instead of wasting her daily money on the “small stuff” she set her eyes on some top-line photography equipment. And it wasn’t long before she had built up her Magic Number to over \$2000. More than enough to buy the equipment she wanted.

PART

2

How to get up and running in
less than 1 hour.

GET UP AND RUNNING IN LESS THAN 1 HOUR

A simple calculation

One thing I want to clear up before we start: You don't have to be a mathematical wiz to figure out your Magic Number.

Fourth grade math is all you need. That means basic addition, subtraction, and division. That's all.

To show you how easy it is, here's the formula:



Magic Number =
$$\frac{\text{take home income (annual)} - \text{fixed expenses (annual)}}{365}$$

365



EASY PEASY... RIGHT?


Example

Take home income (annual) = \$127,948


Fixed expenses (annual) = \$73,198

$$\text{Magic Number} = \frac{\text{take home income (annual)} - \text{fixed expenses (annual)}}{365}$$


Step 1


$$= \frac{127,948 - 73,198}{365}$$

Step 2


$$= \frac{54,750}{365}$$

Step 3


$$= 150$$

Your (example) Magic Number: \$150 per day.

See, it's really straightforward. No mind-numbing algebraic math calculations needed ;).

To make this whole thing easier to visualize, I want to show you how I got those numbers:

Annual Income & Fixed Expenses	
Income	
Income	\$ 114,514
Spouse's Income	\$ 82,302
Spouses Bonus	\$ 23,993
Minus Income Tax (combined)	(\$ 92,861)
Total: Income After Tax	\$ 127,948
Fixed Expenses	
Mortgage	\$ 20,492
Property Tax	\$ 4,412
Electricity Bills	\$ 2,843
Gas Bill Home	\$ 1,872
Home Alarm	\$ 468
Car Payments (two cars)	\$ 10,496
Home & Car Insurance	\$ 4,332
Cell Phone, Internet, & TV	\$ 3,720
Life Insurance (mine)	\$ 2,847
Life Insurance (spouse)	\$ 2,135
Retirement Savings	\$ 4,800
Debt Repayment	\$ 4,400
Rainy Day Savings	\$ 3,000
House Cleaning	\$ 2,041
Vacation	\$ 4,572
Gym Membership	\$ 672
Netflix	\$ 96
Total Fixed Expenses (annual)	\$ 73,198
What's left	\$ 54,750
Magic Number (54,758 ÷ 365)	\$ 150 per day

As you can see, your Magic Number, the daily money available to spend out of wallet (or checkbook if you still have one of those) is \$150 a day. That's for groceries, gas, dining out, entertainment, or anything else you pull your wallet out for.

When I started to look at my finances this way, I couldn't believe that \$150 a day equals \$54,750 a year. That's a lot of money!

18 bucks a day? That's chump change, right? It's so easy to whip out a 10, a 5, and few bucks without even thinking about it. Well, \$18 a day is \$6,570 a year. And for me, most of the petty cash stuff I've bought has added little or no value to my life.

I don't know about you, but I'd rather use the \$6,570 for a vacation or some great experience that I'll remember forever. Not a couple of stale snacks and a Starbucks coffee.

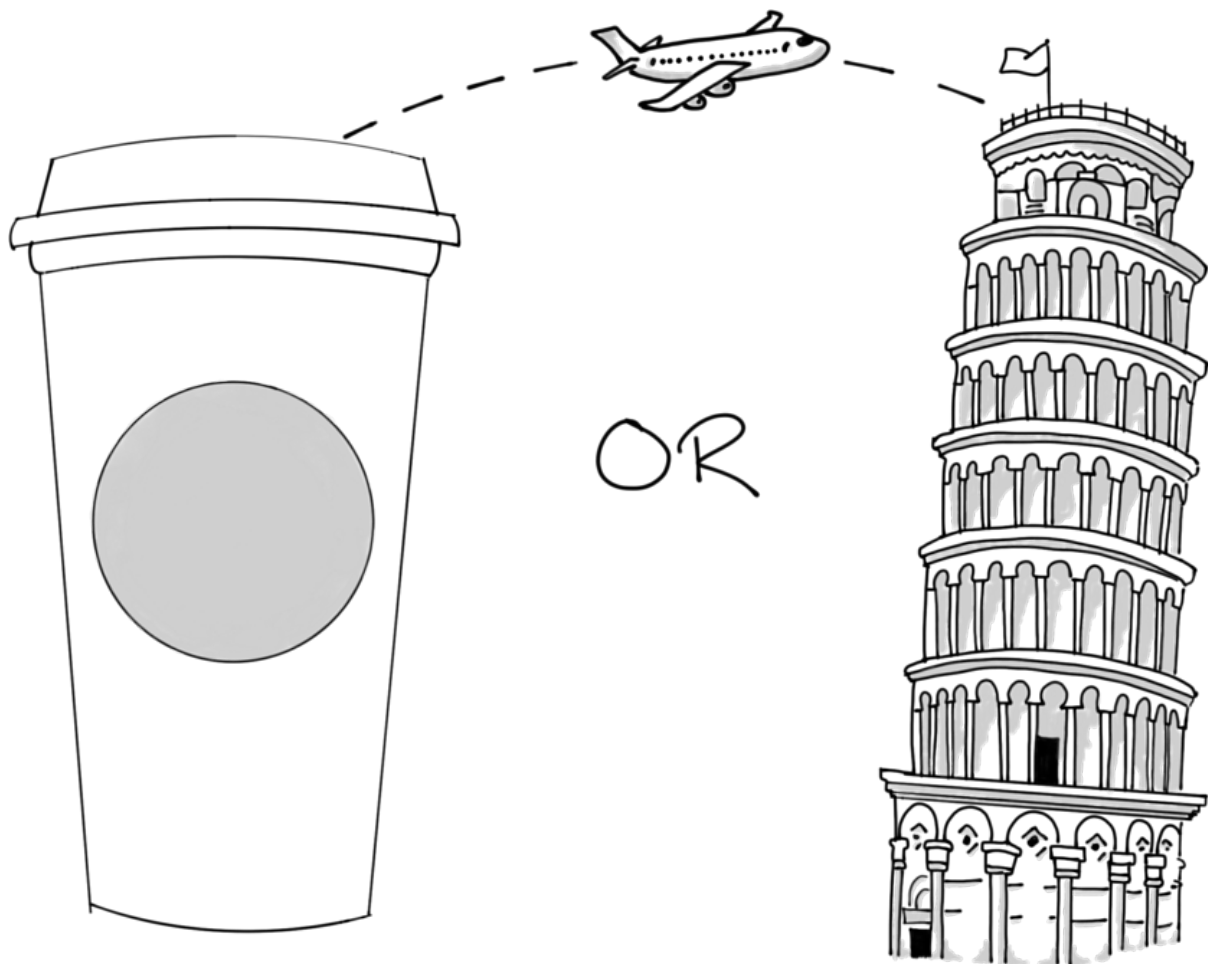


A five here,
a ten there,
and pretty
soon you're
talking
about serious
money.

- Avraham Byers

* Note: I'm not saying you shouldn't buy Starbucks anymore. It's your own Magic Number and you can spend it wherever your heart desires. If you savor your cup of joe every day, go for it. Personally, I'd rather go to Italy with my family.

FRAPPUCCINO, OR ITALY?
NOW YOU HAVE A CHOICE.



Financial Lingo

Take Home Income - This is another way to say “net income”. In other words, the paychecks/bonuses and money you receive after deductions like taxes, employer retirement savings, and employer dues.

Fixed Expenses - Bills and set payments that you pay. Here are a few examples:

- mortgage payment
- car payments
- insurance (home/car & life)
- debt repayment
- electricity bills
- natural gas bills
- property taxes
- rainy day savings
- house cleaning help
- club dues
- software subscriptions

Some of these might fluctuate (like your electricity bill), and that's okay. They are fixed because they're recurring....and inevitable.

Let me explain it another way:

Fixed expenses are everything that you don't pull your wallet out for at the store*. So things like groceries, eating out, catching a flick, and filling up the tank are not fixed expenses. Everything else is.

*** Exception to the rule: Unexpected expenses**

Things always break. Houses leak, tires get bald, and spilled coffee seems to gravitate to iPhones. Most unexpected expenses are large and will put your Magic Number in the negative.

So even though “technically” most unexpected expenses (like your car mechanic) are out-of-wallet purchases, it's a wise idea to pre-save for them and treat them like a fixed expense.

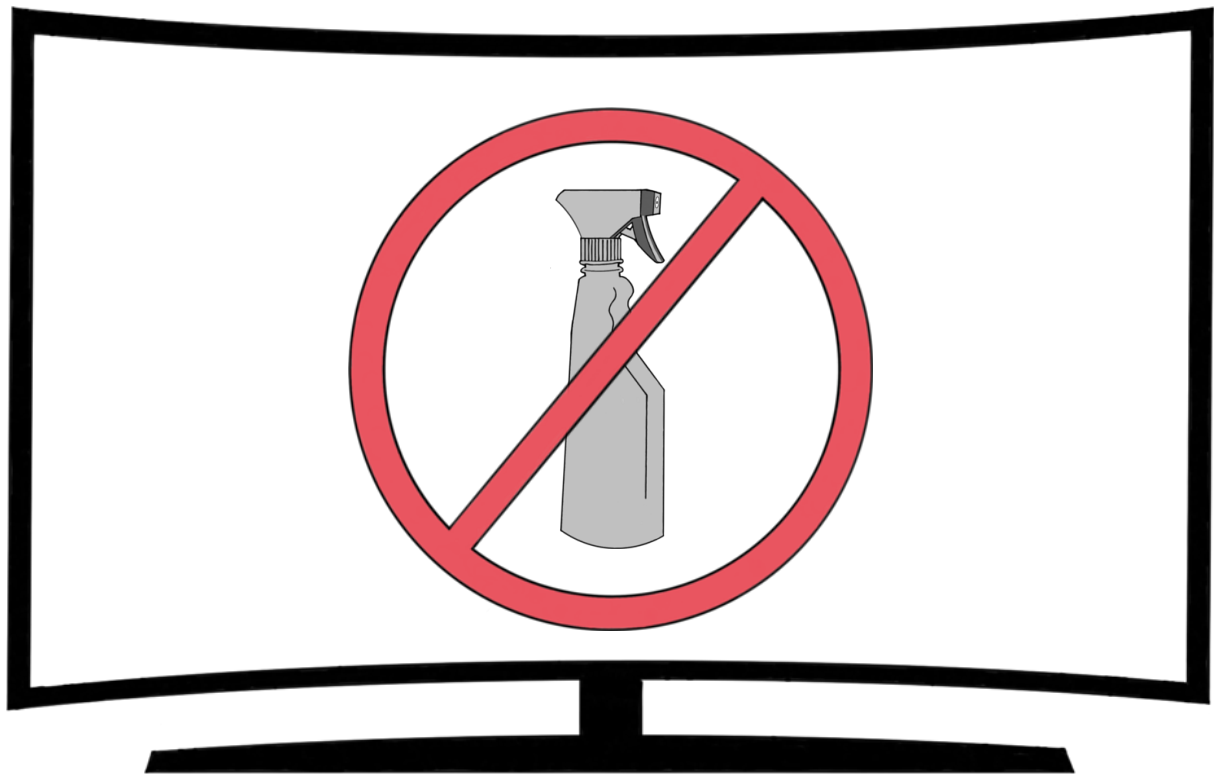
It's always reassuring to know that you have a rainy day fund built up that'll cover you when you



A month
without
unexpected
expenses
should be
unexpected.

- Avraham Byers

Windex your plastic HDTV screen (FYI: Apparently when the Windex drips down to the bottom of your screen it'll creep back up, and sandwich itself between the screen and the protective plastic).



How to make your debts vanish into thin air

Being stuck on the hamster wheel with anything is frustrating, especially debt. That “going nowhere” feeling is the biggest demotivator.

Hoping to pay off debts when you’ll have money “left over” never works. And it’s obvious why: For some reason, you never have any money “left over.”

Even if you get that raise or better paying job, it's inevitable: your expenses will increase as well. Just think back 10 years. You're making more money now, but do you have more saved up to show for it?

If you want to make your debt go "poof" you'll need to prioritize paying them. That means taking your debt payments off the top. Here's what you need to do:

1. Figure out how much debt you want to pay off over the year, and calculate what the payments should be. There are tons of debt calculators online that'll help figure out the payments you should be making.
2. Take your debt payments off the the top. **Make them a fixed expense.** In your mind, view them as if they are an inevitable expense, like your mortgage.
3. Spend your Magic Number guilt free -- you'll know that while you spend, your debts are automatically being paid because they are taken off the top.

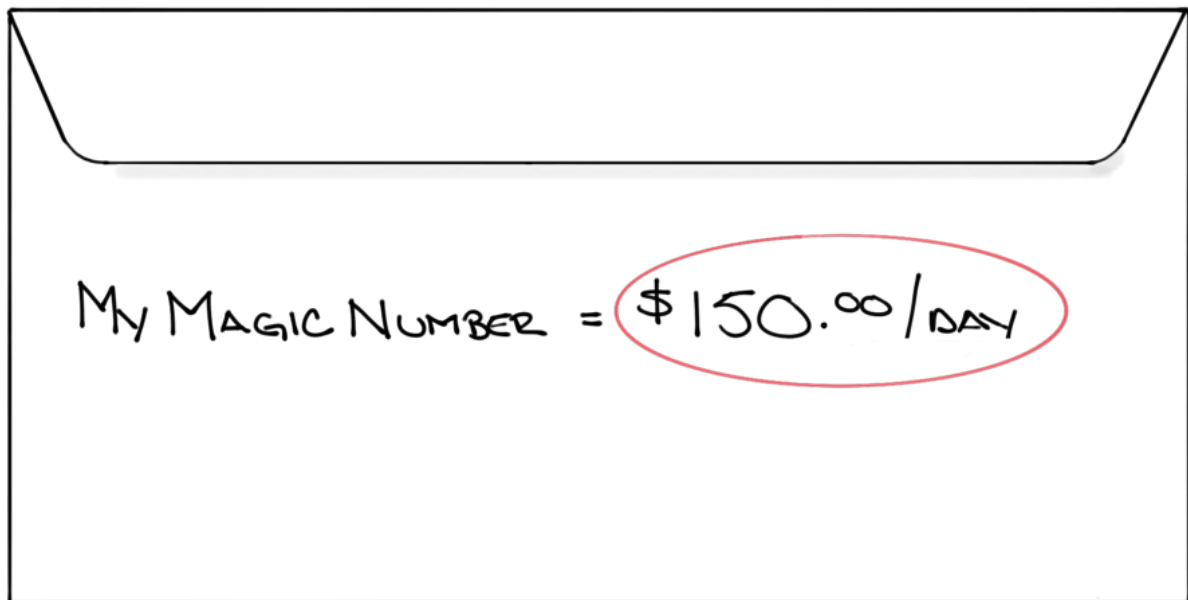
No hocus pocus, or fancy bill juggling here. Just a simple and straightforward way to make your debt disappear.



Your Magic Number in 5 Steps

Getting your Magic Number up and running quick is super important. If the calculation takes too long, chances are you'll quit before you get started.

I recommend you start by doing a quick back-of-the-envelope calculation. You'll be off to the races in no time. (Author does not endorse actual betting on races.)



* Back of the envelope calculation

Estimated time: 30 to 45 minutes

Steps: 5

Step 1: Gather the last 3 months of your credit card, line of credit, and bank statements.

Step 2: Highlight the fixed expenses. Don't worry about out of wallet and daily expenses -- you can ignore those because you don't need them to calculate your Magic Number (yay!).

Step 3: Highlight your income from your bank statements (use a different highlighter color please). If you get regular paychecks, that's awesome. Those are really easy to predict.

If you're on commission, get a bonus, or your income fluctuates, just average it out -- please be honest with yourself and make them realistic.

Step 4: Imagine what other expenses you might have that aren't on the last 3 months of statements. A good example is annual memberships or subscriptions. They might not be on the statements in front of you.

Step 5: In this book, go to Part 7 and fill out the Quick Start Cheat-Sheet.

Step 5.5: Smile because you're done :)



PART

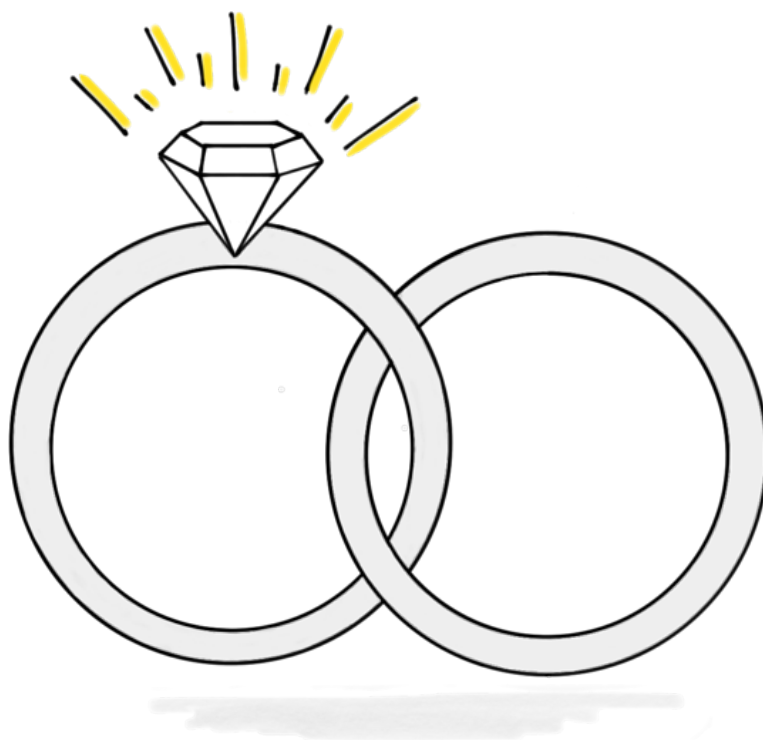
3

Getting you and your spouse
on the same financial team.

GETTING YOU AND YOUR SPOUSE ON THE SAME FINANCIAL TEAM

Debt is stressful. And a lot of marriages fall apart because of it. But that doesn't mean yours has to. Having debt shouldn't send you to divorce court. Your relationship can still thrive, even if you have debt, as long as you both share a simple budgeting system.

Once you start using the Magic Number, you and your spouse will start playing on the same financial team. That's the power of the Magic Number system. I've seen it save relationships.



* Here's Samantha and Mike's story:

One day I got a call from Samantha. She and her husband Mike were professionals and very accomplished.

On the outside, everything looked perfect. They had the Mercedes, house on the beach, and a cute daughter who only got A's in school. Probably the envy of many.

But behind the happy veneer, their finances were crumbling. Every year they spent more than they made. Their line of credit was getting tight, and it looked like they would have to refinance their mortgage again.

They weren't sleeping at night. Samantha's back was killing her. Mike had bags under his eyes.

At least their marriage was on solid ground.

Or so I thought.

We trained together for a year. And their hard work paid off. They were up \$30,000 in savings over the previous year. That's a huge success in my books.

At our annual review, we went through all the charts and graphs. I showed them their 30K in savings. They were ecstatic.

At the end of the meeting, like I always do, I asked them what was their biggest benefit from working with me. I was expecting to hear about the 30K, right? Nope.

Here's what they both said to me...

"Avraham, don't get me wrong, the \$30,000 in savings is great. But our biggest benefit is that we're on the same page with our finances now. Before, we were so stressed we were considering divorce. Now, finally we're working together as a team. No more blame games, no more silent treatment, and no more avoiding the topic of money. *And it's all due to the Magic Number system you showed us.*"

THEIR MAGIC NUMBER SAVED THEM FROM DIVORCE.
WHAT COULD IT DO FOR YOU?

Heads Up

How to avoid double dipping with your spouse (and I'm not talking about nachos).

If you and your spouse both spend from the same daily budget pot, most likely you'll end up "double dipping".

Let me give you an example.

You and your spouse have \$150/day to spend combined.

At the end of the day you and your spouse take out your receipts to do your tally.

Here's what you spent:

- You \$95.22
- Your spouse \$82.55
- Total is \$ 177.77

Oh no, that means that you've overspent by \$27.77 for the day (you only had \$150 to spend for the day).

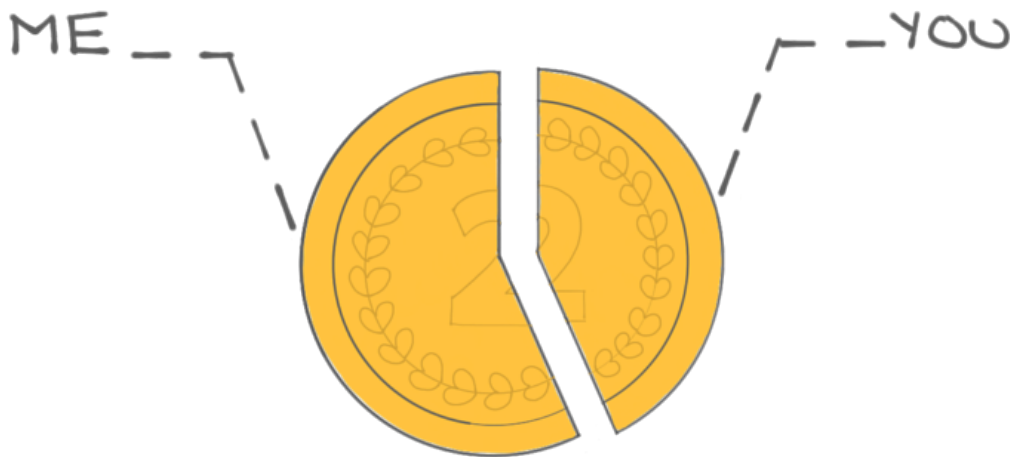
At first glance it may seem like no biggie. But if you kept that up for the year you'd be \$10,136 in the hole. Ouch.

To avoid "double dipping" in your Magic Number, it's best if you divvy it up.

* How to split the gelt (that's Yiddish for money)

You might find that either you or your spouse usually does the lion's share of the daily purchases. I'm not pickin' on anyone here. Just saying that one person usually buys the majority of household items like the groceries and toiletries.

So if your daily spending responsibilities are more heavily weighted to either one of you, you should divide up the pot accordingly.



Decide what percentage split works: 60/40? 80/20? Pick a number and stick with it, or adjust as you go along. Just make sure you're not exceeding the Magic Number between the two of you.

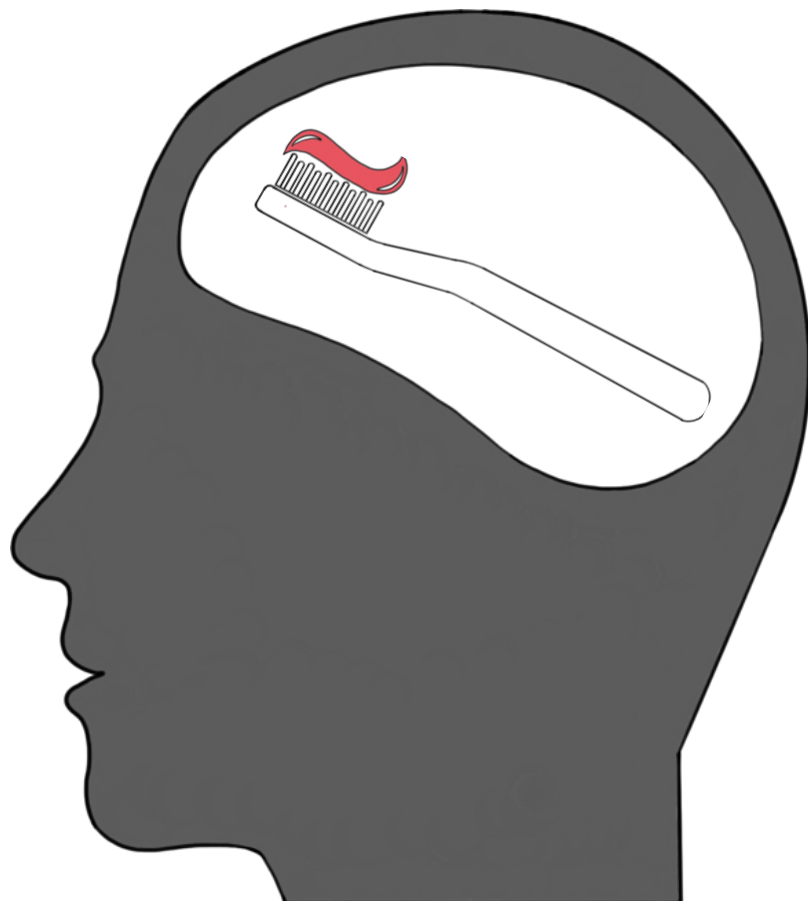
PART

4

Make it as brainless as
brushing your teeth.

MAKE IT AS BRAINLESS AS BRUSHING YOUR TEETH

Can you imagine getting up, or going to bed, without brushing your teeth? Gross, right? Sure, when you were a kid your parents had to force you to do it. (Admit it, you'd lie: "I already brushed my teeth.") But now, brushing your teeth is a no-brainer, second-nature habit that makes you feel refreshed.



Well, believe it or not, you're going to feel that same way about tracking your daily spending.

It's simple and should take you less than 15 minutes a day to do.

And you'll see a huge payoff.

Here are the four steps:

Step 1: Collect your receipts in your wallet or purse throughout the day.

Step 2: At the end of the day, write your spending down in your Magic Number tracking sheet (there's a printable copy of the tracker in Part 7 of this book).

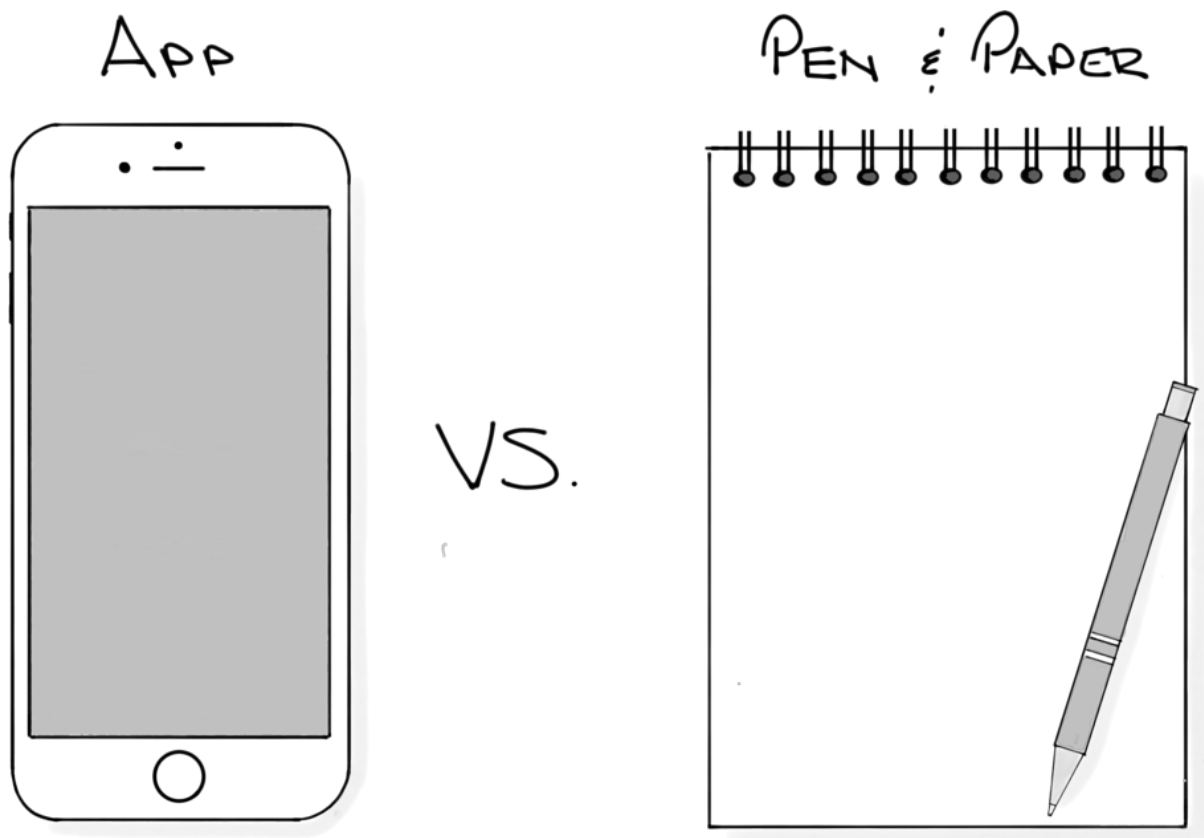
Step 3: Calculate what you have left over from today's Magic Number, and carry it over to tomorrow.

Step 4: Add that carry-over money to tomorrow's Magic Number.

Presto. You now know how much you have left for tomorrow.

You're done ;).

App vs paper, what's really better?



I believe wholeheartedly in tracking your daily spending by writing your transactions by hand.

Sure, there are apps out there that could do this. In fact, I used to recommend an app option. But I stopped because good ol' pen and paper consistently beats it.

* I have hard proof: My clients who track in a binder keep it up and get great results. My clients who skip the by-hand method and insist on an app? They simply don't stick with it.

There are a few reasons why apps don't work as well as the old school way.



Danger #1 - You'll forget to do it.

Making a binder and putting it on your pillow makes forgetting to track really hard.

An app on the other hand just sits on your phone. It's stuck in the recesses of all the other apps you have. It's much easier to forget than a physical binder. Even if you set an alarm, they are really easy to snooze or turn off and you'll forget about tracking completely.

Building the habit to track every day is really important. I can't emphasize this more.

Okay, I will emphasize it more. BUILDING THE HABIT TO TRACK EVERY DAY IS REALLY IMPORTANT.

Sorry for the caps, but I had to get it out of my system. I feel much better now.

Bottom line, having a physical reminder will give you the edge to keep up with your new tracking habit.



Danger #2 - You'll end up flying solo and leave your spouse out.

When you work together at your finances with your spouse you'll start to share the same money mindset. And that's so key.

Having one binder you both write in can be a unifying experience. Sitting around the table and talking about your finances feels great. Having a daily financial date, and actually communicating (without blame or screaming) is powerfully healthy for your relationship.

On the flip side, apps are designed to enter expenses separately. You enter your purchases on your phone, and your spouse will enter on theirs.

But you'll miss out on working side by side and building your financial communication with each other.

Plus, do you two really need to spend more time side by side on your phones?



Danger #3 - You'll get confused and frustrated.

Using an app is just another thing to learn. You'll have to understand the settings and all the nuances of the app.

Pen and paper is so easy and straightforward -- and never crashes.

I've seen so many people get annoyed, give up using their budgeting apps, and go back to a binder with paper in it.

The bottom line

How many out-of-wallet transactions do you make a day?

I make 3 - 5 purchases. Some days I might have a few more, but that's not the regular. And that's pretty average for most people.

And jotting them down takes me less than 15 minutes a day.

Sure, an app might shave off a few minutes - but those add up to a big fat zero when you give up.

So try the binder. Just trust me on this.

I've included a copy of a Magic Number tracking sheet at the end of this book (see Part 7). Print off as many copies as you need.

PART

5

The 3 golden habits that
work like magic.

THE 3 GOLDEN HABITS THAT WORK LIKE MAGIC



Golden Habit #1 - Write every night

The Magic Number works and is easy when it's done daily. If you push it off even one day, you won't know how much you can spend the next day. You'll be spending in the dark and won't feel in control. Also, you're receipts will start to pile up, and you'll be tempted to put it off.

That's why it's important to write your expenses in your binder every night. No skipping, ever. You'll thank me for that.

I prefer to track earlier in the evening. I feel that I'm more awake and accomplished when it's done. I find it helpful to anchor my tracking to doing the dishes after dinner. I can't handle dirty dishes. So I make it a rule that I won't do the dishes until I do my tracking. That's motivating to me.

If you're a night owl you might want to do it later in the evening. I know a lot of people who leave their binder on the pillow and won't go to sleep until it's filled out.

Look at your daily routines and anchor your tracking to one of them. This may take a bit of trial and error, but once you get into the groove you'll feel great and in control.



Golden Habit #2 - Sharing is caring

What happens if your spouse's Magic Number is getting low? And to make things more dire, they have a big grocery shop coming up tomorrow.

It's simple: Give your spouse some of your Magic Number.

Your initial split shouldn't be hard and fast. In fact, it should be the opposite.

Having a fluid Magic Number, one that's shared, will also help create a sense of "we're in this together" between you and your spouse.

Grover (yes, the blue monster from Sesame Street) put it best when he said "If someone cares for someone else, sharing is what they do. And I want to share with you."





Golden Habit #3 - Don't borrow from tomorrow

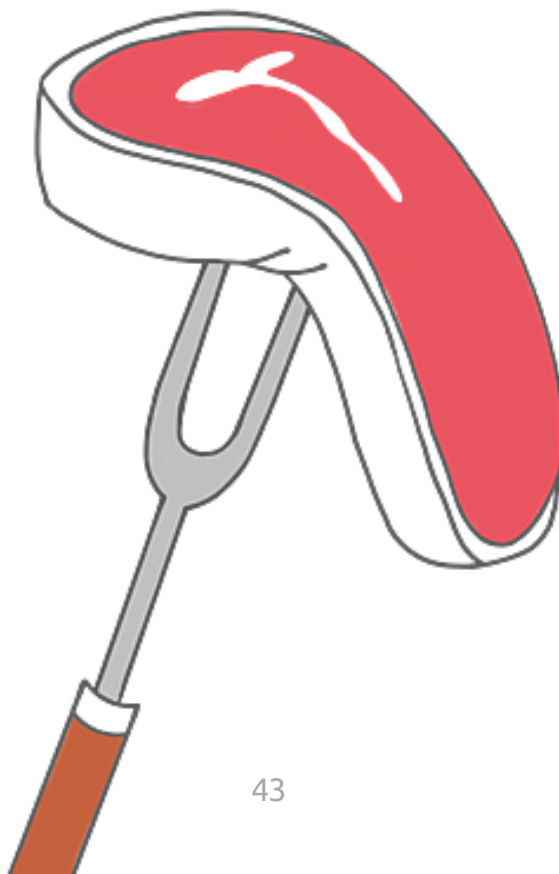
Back to my analogy of dropping off money to you every day.

Literally, you have to view it like the money I give you is all that you've got. You can't borrow from tomorrow because I haven't rung your doorbell yet.

Wanna go out for dinner? If you have money left for your day, go for it and enjoy. If you don't have enough in the coffers yet, tell yourself you can go out for dinner another night.

Don't deny yourself the ribeye. Make it a goal to save up for it. Put a little bit aside every day. Before you know it you'll have the money available .

Bon Appétit.



PART

6

Final words

FINAL WORDS

Mazel tov! You've covered a lot of material here. You should feel proud that you're taking the bull by the horns and on your way to nailing this financial thing.



My Big Promise

Follow my steps, and I promise you, you'll have more money at the end of the month.

Keep it up, and you'll be astounded at the end of the year.

* **The most important thing: Take action.**

You just learnt a lot of theory. And that's great. But it will all go to waste if you don't take action right now. Don't procrastinate.

Okay, go. Find out your Magic Number.

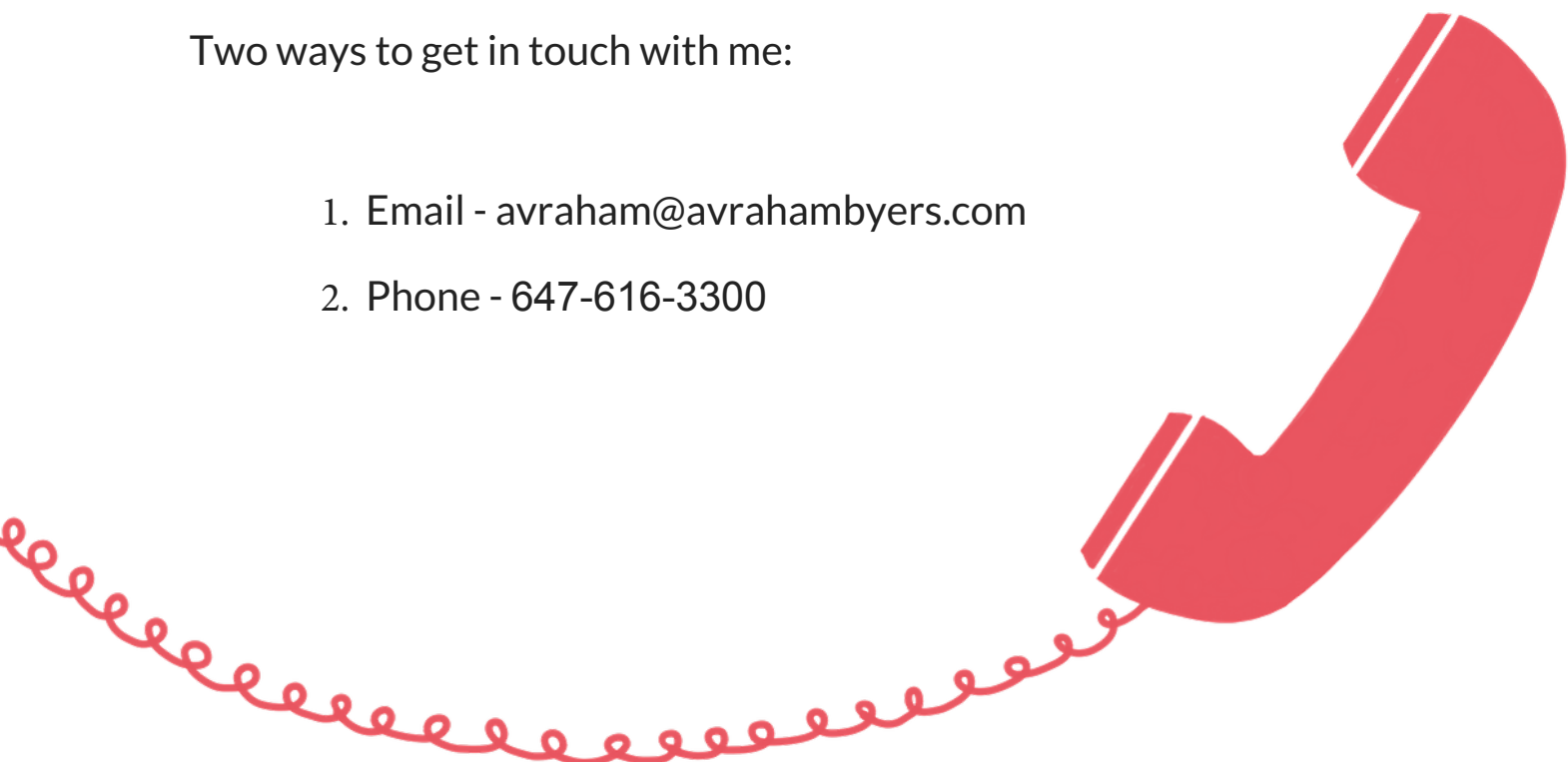
If you need help to getting started...

I (Avraham) can help you get your Magic Number up and running. With my help, you'll get in control and have money left over at the end of the every month.

Reach out to me. Shoot me an email or give me a call. I want you to be successful.

Two ways to get in touch with me:

1. Email - avraham@avrahambyers.com
2. Phone - 647-616-3300



PROFESSIONAL BIO



Avraham Byers is a financial trainer and expert on transforming financial habits.

Like a fitness trainer, he works with you week after week to get your finances in tip-top shape.

That's why all types of professionals -- even high-earning bank executives and hedge fund managers -- have called on him since 2010 to help them gain control of their own personal finances.

With his knack for translating a budget into new spending

behaviors, Avraham has saved individual clients as much as \$80,000 in a single year, and helped some wipe out multiple six figures in debt.



Avraham is a blogger for the Huffington Post and contributor to the Financial Post. His opinion, frequently sought out by the media, has been featured in many publications including: The Globe & Mail, Montreal Gazette, Ottawa Citizen, Toronto Star, Edmonton Journal, Calgary Herald, Vancouver Sun, Chatelaine Magazine, Zoomer Magazine, & MoneySense Magazine.

PART



Magic Number Tools

QUICK START CHEAT SHEET

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List Your Net Income

Write down all income and bonuses you receive (after taxes). Don't forget any government benefits you receive.

<u>Net Income</u>	<u>Annual</u>
Income 1: _____	\$ _____
Income 2: _____	\$ _____
Income 3: _____	\$ _____
Income 4: _____	\$ _____
Income 5: _____	\$ _____
Income 6: _____	\$ _____
Income 7: _____	\$ _____
Total Net Income	\$ _____

List Your Fixed Expenses

Write down every expense that you have that is either **a regular payment or a bill**.

<u>Monthly Fixed Expenses</u>	<u>Annual</u>
Mortgage or Rent	\$ _____
Property Tax	\$ _____
Condo Fees	\$ _____
Cleaning Help	\$ _____
Insurance: House	\$ _____
Gardener	\$ _____
Cable/Phone Internet	\$ _____
Electricity Bill	\$ _____
Water Bill	\$ _____
Natural Gas Bill	\$ _____
Child/Spousal or other Family Support	\$ _____
Child Care	\$ _____

Tuition(s)	\$ _____
Kids' Allowances	\$ _____
Car Payment(s)	\$ _____
Insurance, Licence & Plate Fees	\$ _____
Public Transportation (if you use a pass)	\$ _____
Insurance: Life & Health	\$ _____
Subscriptions (magazines, subscriptions, etc.)	\$ _____
Club Dues (not including deductions from pay)	\$ _____
Bank Fees (not including ATM or NSF fees)	\$ _____
Debt Repayment	\$ _____
Saving: Emergency Fund	\$ _____
Saving: Retirement	\$ _____
Saving: Children	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Total Fixed Expenses	\$ _____

Calculate Your Magic Number

Step 1: List your total Net Income and Fixed Expenses.

Total Net Income	\$ _____
Total Fixed Expenses	\$ _____

Step 2: Subtract your total Fixed Expenses from you Total Net Income

_____	-	_____	=	_____
Total Net Income		Total Fixed Expenses		Annual Magic Number

Step 3: Divide your Annual Magic Number by 365

_____	÷ 365 =	_____
Annual Magic Number		Your Magic Number

Smile, you're done ;).

MAGIC NUMBER TRACKER

Tuesday _____

My Magic Number today is	
\$ _____	
(Yesterday's left over + today's Magic #)	
Purchase Description	Total
Total Spent	\$

Left over for tomorrow (Today's Magic Number minus Total Spent)	\$

