

The Steward's Map. *Your numbers.*

The map tells you the order. This is where you put your own numbers on it. Fill in what you know tonight, leave the rest blank, and come back to it in a month.

WHERE I AM ON THE MAP

The move I'm on right now _____ Today's date _____
Be honest about it. The map only works from where you really are.

1

Give First

Your giving goes at the top of the paycheque, while the bills wait their turn.

My giving _____ % of ☐ gross ☐ net which is \$ _____ a month

It leaves my account on _____ ☐ It's automated

2

The First \$1,000

Enough to keep the next small crisis off a credit card.

In it now \$ _____ Where it lives _____

☐ Separate from my chequing ☐ Reached \$1,000

3

The Fire

High-interest debt, anything above roughly ten percent. List every one, even the one you would rather not.

DEBT	BALANCE	RATE	MINIMUM PAYMENT

My method ☐ Snowball (smallest balance first) ☐ Avalanche (highest rate first)

The one I'm attacking first _____

4

The Free Money

Your employer's full RRSP match.

Does my employer match? ☐ Yes ☐ No ☐ Find out this week

They match up to _____ % I put in _____ % ☐ Collecting the full match

5

The Real Fund

Three months of essential expenses, six if your income is variable. Essentials means housing, food, transport, and minimum debt payments.

My essential expenses each month \$ _____

Times ☐ 3 ☐ 6 months, so my target is \$ _____ In it now \$ _____

Where it lives _____ ☐ At a different bank from my chequing

6

Invest On Purpose

Broad index funds inside the right account, TFSA first for most men.

My account ☐ TFSA ☐ RRSP ☐ FHSA ☐ Not open yet

I put in \$ _____ a month ☐ It's automated

What's inside it _____

7

The Big Goals

Name each goal and give it an account. FHSA for a first home, RESP for the kids.

GOAL	ACCOUNT	MONTHLY	BY WHEN
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

8

Beyond the Tithe

Where the whole thing was headed. Once the base is solid, what would you want to be able to say yes to?

One place I'd give beyond the tithe, if there were room _____

MY ONE NEXT MOVE THIS WEEK

Which move are you on? Hit reply to any email from me and tell me. I read every one, and it shapes what I write next.