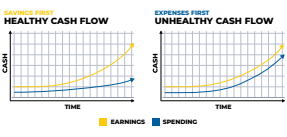
OVERCOMING LIFESTYLE CREEP

Lifestyle creep is a phenomenon that occurs when we experience an increase in our income and as a result have the urge to spend more—often on non-essential items and experiences.



CASH FLOW OVER TIME

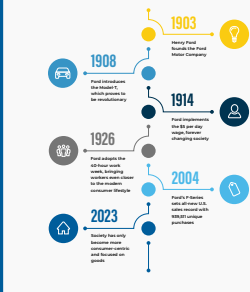
If we pass our income through our expenses account first, lifestyle creep can begin to set in without us realizing it. Rerouting our cash flow, on the other hand, gives us surplus savings while allowing us to consistently keep up with our expenses as our income increases.





THE FORD TIMELINE

HOW THE FORD MOTOR COMPANY CHANGED CONSUMER BEHAVIOR FOREVER



THE CASH FLOW FOOD CHAIN

The path your money takes from the time you earn it to the time you spend it can have a substantial effect on your prospects for long-term wealth.



THE POWER OF PUTTING SAVINGS BEFORE EXPENSES

When you prioritize savings before expenses, you direct your money in more intentional ways and create opportunities for financial gain that you would not otherwise have access to, including:

Financial Security:
A robust savings account provides a safety net for unexpected expenses or emergencies.

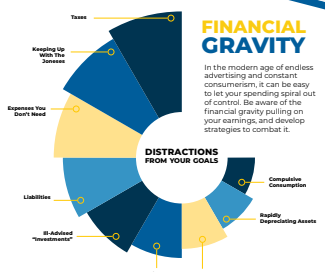
Opportunities for Investment:
With a solid savings foundation, you can explore investment options and potentially accumulate long-term wealth.

Achieving Financial Goals:
By prioritizing savings, you will be better equipped to reach your financial goals, such as buying a home or retiring comfortably.

Reduced Reliance on Debt:
A strong savings foundation means you will be less likely to rely on high-interest debt to fund your lifestyle.

FINANCIAL GRAVITY

In the modern age of endless advertising and constant consumerism, it can be easy to let your spending spiral out of control. Be aware of the financial gravity pulling on your earnings, and develop strategies to combat it.



Now that you understand the dangers of lifestyle creep and the importance of prioritizing savings before expenses, it's time to take action.

Invest in your financial future by enrolling in my Money Mastery Coaching program. Together, we'll develop a personalized plan that empowers you to take control of your finances and live a life that aligns with your values.

Schedule A Call

Money Mastery Coaching

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