FLOOR, ENOUGH, AND STRETCH

Bonus chapter

Money, once a year: three tiers of need. Fill in yours, and watch the trap: Stretch quietly becoming the new Floor.

A read on what you've come to expect.

FLOOR

what must be true for the lights to stay on.

housing · utilities · food · minimum payments · the true non-negotiables

_____

_____

_____

roughly, a month: $ _____

ENOUGH

stability plus breathing room.

the Floor, plus a cushion: repairs handled, bills unfeared, a few modest regular joys

_____

_____

_____

roughly, a month: $ _____

STRETCH

everything beyond Enough.

upgrades · extras · the bigger goals, chosen on purpose

_____

_____

_____

roughly, a month: $ _____

the trap, this year: what moved from Stretch to Floor without a decision?

_____

last year's Enough: $ _____ this year's Floor: $ _____ *second bigger than first? that's the trap*

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