

FLOOR, ENOUGH, AND STRETCH

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

Not a budget. 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

