



# YOUR LIVING MARGIN ANALYTICAL WORKSHEET

Find out how much mortgage you are qualified for and then determine your comfortable **“Living Margin”**

MONTHLY EXPENSES	
Student Loan Payments	
All Credit Card Payments	
Other Loan Payments	
Telephone / Internet	
Food	
Insurance (Dental, Eye, Health)	
Health Bills (not covered by insurance)	
Vehicle Loans	
Vehicle Insurance	
Vehicle Expenses (fuel, maintenance)	
Alimony	
Child Support	
Child Care (day care, sitters), tuition)	
Clothing (new, dry cleaners, laundry)	
Entertainment (cable tv, movies, etc.)	
Savings Contributions	
Charity & Donations	
Miscellaneous	
<b>TOTAL EXPENSES:</b>	

CURRENT CASH FLOW	
Salary, Wages, Tips	
Dividends, Royalties	
Bonuses	
Any other income sources	
<b>TOTAL INCOME:</b>	

Fill in the information below from your average Monthly Costs and Cash Flow generated per month. This worksheet is for you to begin planning your future, not iCovest Capital Group.

**Deduct total expenses from total income:**

$$\begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{Income}
 \end{array}
 -
 \begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{Living Margin}
 \end{array}$$

### DISCRETIONARY CASH FLOW

The amount you have left over after each month is called your “Living Margin.” Multiply your Living Margin by 12 to get an annual figure. How much do you have? How much of that are you prepared to put towards your housing expenses each month? Is there anywhere in your expenses where cutbacks can be made to increase your discretionary capital?

How much of your Living Margin are you willing to use to generate a sustainable residual cash flow?

**It's not...**  
**How much money you make, *but***  
**How much money you keep,**  
**How hard it works for you, *and***  
**How many generations you keep it for.**

Your monthly home expense is your first most important cost to consider. The purpose of this exercise is to determine a comfortable living margin above and beyond all of your monthly expenditures, and while considering a new monthly housing expense. Upon determination of all your projected costs, will you have \$500, \$1,000 or more?

Now how will you make this resource work hard for you?

*Your iCovest Capital Strategic Philanthropist can show you a few paths to take, all on the “Toll-Free Road!”*