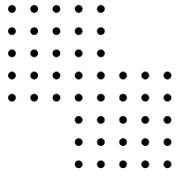


The Financial Load Map

Seeing What Your Life Really Costs—and What It's Carrying
The Financial Load Map helps you see the full weight of your monthly life. It's not about guilt or budgeting down to the penny—it's about clarity.

When you know what your life really costs to stand still, you can start designing a version that's lighter, flexible, and harder to break.





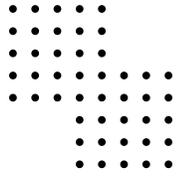
The Financial Load Map

Visualize your financial stability and long-term goals by mapping your money flows like an energy system. Use this diagram to identify sources of income, track expenses, and plan for savings and investments.

Part 1: Sources of Power (Income Streams)

List where your money is coming from. These are the "generators" keeping your system running.

Income Stream		Amount (Monthly Avg.)	
		Earned 1	Earned 2
1 🌱 Planted Lane		\$	\$
2 🚚 Portable Lane		\$	\$
3 📄 Professional Lane		\$	\$
Total Monthly Income:		\$	\$
Notes:			



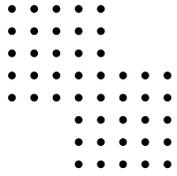
The Financial Load Map

Part 2: Critical Loads (Fixed & Essential Expenses)

Identify the "critical loads" that must be paid to maintain basic stability (analogy: well pump, fridge, internet, essential lights).

Expense	Amount (Monthly)	Priority Level (High, Med, Low)
Housing (Rent/Mortgage)	\$	High
Utilities (Electric, Water, Heat)	\$	High
Food (Groceries)	\$	High
Transportation (Fuel, Insurance, Maint.)	\$	Med/High
Debt Repayment (Minimums)	\$	Med/High
<i>Other Essentials:</i>	\$	Med/High
Total Critical Loads:	\$	
Notes:		



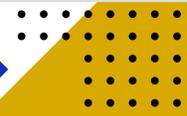


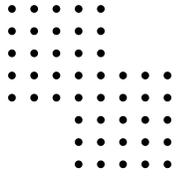
The Financial Load Map

Part 3: Secondary Loads (Discretionary & Variable Expenses)

These are the "non-essential" loads you can adjust or shed if needed (analogy: extra lighting, certain appliances, entertainment).

Expense	Amount (Monthly)	Priority Level (High, Med, Low)
Dining Out/Entertainment	\$	L / M / H
Subscriptions/Memberships	\$	L / M / H
Clothing/Shopping	\$	L / M / H
Hobbies/Travel	\$	L / M / H
Other Discretionary:	\$	L / M / H
Total Secondary Loads:	\$	
Notes:		



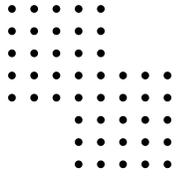


The Financial Load Map

Part 4: Storage & Generation (Savings & Investments)

This is where you store surplus energy for the future or generate long-term wealth. Aim for consistency here.

Allocation	Monthly Contribution	Goal (e.g., Emergency Fund, Retirement, Future Land Purchase)
Emergency Fund	\$	\$
Retirement (401k/IRA)	\$	\$
Investments	\$	\$
Long-term Savings	\$	\$
Other Discretionary:	\$	\$
Total Monthly Storage:	\$	
Notes:		



The Financial Load Map

Part 5: The Flow (Balancing the System)

Use this simple calculation to determine your current financial balance and ensure long-term stability.

Description	Amount (\$)
Total Monthly Income	+
Total Critical Loads	-
Total Secondary Loads	-
Total Storage & Investments	\$
BALANCE/SURPLUS:	\$



Your Goal & Action Plan: A positive balance ensures stability. This surplus is your system operating efficiently, with enough power to cover all needs and charge your "battery" (savings/investments).

If your balance is negative, you must take action:

- Reduce your "Secondary Loads": Identify non-essential expenses (dining out, subscriptions, shopping) that can be temporarily cut or minimized.
- Increase your "Sources of Power": Brainstorm ways to boost income using your Planted, Portable, or Professional lanes.

By right-sizing your financial "system," you prevent "failure" and move toward self-reliance.

