

The 4 Financial Layers Assessment

WORKSHEET 1

The 4 Financial Layers Assessment

Purpose:

Turn the ideas from the book into your *personal financial architecture*. This is your system blueprint.

◆ STEP 1 — Income Sources

List all current income streams.

Source Monthly Amount Stable? (Y/N)

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◆ **STEP 2 — Flow Direction (Last Month Reality)**

Where did your money actually go?

Flow Category	Amount % of Income
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Survival Flow (essentials)	
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Lifestyle Flow (comfort)	
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Protection Flow (buffers, insurance)	
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Growth Flow (investments, pensions)	
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Observation: Which category dominates your system right now?

◆ **STEP 3 — The 4 Financial Layers**
