

# 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.

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#### **STEP 1 — Income Sources**

List all current income streams.

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**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**

Survival Flow (essentials)

Lifestyle Flow (comfort)

Protection Flow (buffers, insurance)

Growth Flow (investments, pensions)

**Observation:** Which category dominates your system right now?

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### ◆ STEP 3 — The 4 Financial Layers

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