Cashflow Quadrant Worksheet

Ten minutes, one pen. Write where your money comes from today, then pick one small step for each box. Keep your job while you do this.

1. Where does my money come from today?

Box	What it means	My income from it now (per month)
E Employee	Paid for showing up for someone else	
S Self-employed	Paid only when I do the work myself	
B Business owner	A system or team works without me	
I Investor	My money works for me	

How many lines pay me right now? _____ If my main line stopped tomorrow, how many months could I last? _____

2. Make the E box strong first

☐ My emergency fund target is: _____ (use the emergency fund calculator on the site)

☐ On payday I move this amount to savings first: _____

☐ I know my real hourly pay at my job: _____ per hour

3. My small S line (5-10 hours a week)

Skills people already ask me for: _____

Hours per week: _____ × price per hour: _____ × 52 ÷ 12 = _____ per month (before tax)

Is this price higher than my job's hourly pay? ☐ yes ☐ no - raise it or pick another skill

4. One piece of S that could become B

What part of my side work could sell or run without my hours? (template, guide, process, helper, small shop)

5. My I line: a fixed amount every month

Amount I can invest monthly without pain: _____ × 12 = _____ a year put to work

☐ I understand prices go down as well as up, and past returns do not guarantee future returns. ☐ I will never trust a "guaranteed" return.

6. My 90-day check

Day	E strong?	S hours done	B step taken	I paid in
30				
60				
90				

Free tools: successpathguru.com/tools.html (emergency fund, hourly rate, quit-job, residual income). Book summary: successpathguru.com/books/cashflow-quadrant.html

General information, not financial advice. Talk to a licensed adviser for your situation.
Rules differ by country - check your local tax office or regulator.