

There will be setbacks and mistakes. You will stumble, and fall, and recover. But you will not give up. *You will live for tomorrow by focusing on today.*

WORKSHEET #14: THE MAGIC NUMBER

A shotgun is worthless if you don't take aim. And every gun is meaningless without ammunition. To survive the zombie infestation, you need the undead in your crosshairs . . . and bullets in the chamber.

The Magic Number helps you do both . . . but only if you put it into action.

1. FIRST

Go to page 34 and find the amount in your Operating Fund. That's the money you have after paying bills and absolute necessities. (If you haven't calculated it recently, do so—you need to start with correct information.) Write that number directly below.

Monthly Operating Fund: _____

2. NEXT

Write down any purchases you need—or plan—to make before your next payday. These expenses could be anything—a gift, a business lunch, new brake pads, or anything else. Write those expenses here:

Expected Expense	Amount
_____	_____
_____	_____
_____	_____
_____	_____

1S
R
1L

Total those amounts:
 TOTAL EXPECTED EXPENSES _____

3. NEXT

Subtract those expected purchases from the Operating Fund.

Operating Fund: _____
 -
 Expected Expenses: _____
 =
 MAGIC NUMBER _____

This is how much money you have to spend until your next payday.

THE END

Keep track of the Magic Number as you spend.

Enter the Magic Number above in the first space under “Magic Number Now.” Write in the amount of your next expense and subtract to get your New Magic Number. Then move that New Magic Number into the “Magic Number Now” slot on the next line. Subtract your next expense. And so on.

Ideally, you should keep a rough estimate of your current Magic Number in mind at all times. This will tell you, cleanly and simply, how much money you have left until the next payday.

The point, incidentally, is to stay above zero . . . before payday, and always. Live your life, but pace yourself so you can *keep* living it.

MAGIC NUMBER NOW - New Expense = New Magic Number
 _____ - _____ = _____
 _____ - _____ = _____

1S
R
1L

MAGIC NUMBER NOW	-	New Expense	=	New Magic Number
_____	-	_____	=	_____
_____	-	_____	=	_____
_____	-	_____	=	_____
_____	-	_____	=	_____
_____	-	_____	=	_____
_____	-	_____	=	_____
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_____	-	_____	=	_____



FINANCIAL STRENGTH

Financial strength is not about your income or your credit score. Financial strength is an attitude, a belief system—it is about how you behave today and tomorrow.

Financial strength is about the difference between savvy and reckless. It's about making choices—not just *knowing* what's right, but having the will to *do* what is right.

Help Is Not the Enemy

Walking the burned-out shells that used to be neighborhoods, you will, occasionally, cross paths with other survivors, many of them headed for specific destinations: a family member's home, a rumored safe house, the ocean. When possible, you share some of what you have: be it food, water, or a map. As your routes diverge, you wish

1S
R
1L