



THE HAPPINESS EQUATION

Happiness vs misery

Once you have accurately dispersed your monthly outgoings,
it is time to measure it against your income.

Be courageous and loving with yourself. It is simply mathematics, which does not lie.
This will give you the vital information to either heave a sigh of relief
or adjust your financial world so you are able to breath again!

INCOME	—	OUTGOING	=	HAPPINESS	/	MISERY
\$		\$			+	—
\$		\$				
\$		\$				
\$		\$		Total: \$		Total: \$
\$		\$				
Total: \$		Total: \$				

