



Let's be financially responsible together!

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Calculate your networth.

Personal Assets
minus
Personal Liabilities



Map Your Finances.

Net Income = Gross
Income - Taxes

Net Income - Fixed
Expenses - Variable
Expenses =
Disposable Income

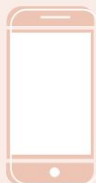


Fixed expenses are at a set amount on a periodic basis, whereas, variable expenses vary from period to period.

Apps.

Budgeting: Mint, Goodbudget,
PocketGuard

Investing: Acorn (US) Wealth
Simple (CA)



Tips.

Speak to your creditors and
financial institution about
payment deferrals.
Remember: ask about fees and
accrued interest.

Take advantage of
unemployment benefits.

Cover core essentials.

Personal finance is not one cap fit all.



Remote jobs.

Consider another stream of
income. Remote jobs are
listed at:

Flexjobs

Solidgigs

Remotive



Emergency Fund.

If you're in the financial position to do so,
consider starting an emergency fund.

An emergency fund is separate from your
checking and savings accounts.

It is funds set aside to cover your monthly
expenses for 3- 6 months.

Don't panic, you can start small by aiming for
\$1,000.



Investing.

The type of investments you
pursue will depend on your level
of risk. Fixed Income (bonds) are
typically safer to invest in due to
the somewhat guaranteed
interest payment dates and
they're usually government
issued. On the other hand,
dividends of equity investments
(stock) aren't always
guaranteed but you can enjoy
great returns if the company
and market perform well.

