



SMART Solutions



Remember the PROBLEM – **47.77%**

Where are you earning **47.7%** on any of your other investments or savings accounts?

Budgeting Sources:

1) Excess Contributions Paid Toward Debt	\$200
2) Excess Contributions Paid Toward 401K	\$
3) Additional Contributions to Savings Acct	\$100
4) Additional Contribution Toward DF4L	\$
Total DF4L Budget	\$300