# Is Your Money Employed?

List every place your money sits. Give each one a job, or admit it has none.

**My currency: _____**

| Where it sits | Amount | Its job (or NO JOB) |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |

**Total: _____ Money with NO JOB: _____ % temporarily liquid: _____%**

Jobs: Sleep-at-Night Fund · Growth Bet · Dividend Engine · Currency Shield · Opportunity Reserve · Spending this month

**“If you have money but no system, you're not rich. You're temporarily liquid.”**

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# Your 5-Bucket Split

Percentages first. Amounts follow, in any currency.

**Investable money (not needed for 2+ years): _____ Monthly essentials: _____**

| | | |
|---|---|---|
| **1** | **Sleep-at-Night Fund**<br>**20%** | **Emergency money: about 6 months of essentials**<br>Examples: High-yield savings, money market fund, treasury bills<br>My %: _____ Amount: _____ Where: _____ |
| **2** | **One Focused Growth Bet**<br>**20%** | **Long-term growth from one idea you understand deeply**<br>Examples: One company, one fund, or your own business. Held 5+ years<br>My %: _____ Amount: _____ Where: _____ |
| **3** | **Dividend Engine**<br>**30%** | **Cash flow you can see now**<br>Examples: 3–8 dividend-paying companies in different sectors, or a dividend fund<br>My %: _____ Amount: _____ Where: _____ |
| **4** | **Currency Shield**<br>**20%** | **Protect against your currency losing value**<br>Examples: Assets in a stronger currency (e.g. a USD fund), or a global fund<br>My %: _____ Amount: _____ Where: _____ |
| **5** | **Opportunity Reserve**<br>**10%** | **Cash ready for dips and surprises**<br>Examples: Cash, kept ready on purpose<br>My %: _____ Amount: _____ Where: _____ |

**Already save in USD, GBP, EUR or CAD? Move Bucket 4 into Bucket 3. Just starting? Fill Bucket 1 first.**

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# The Never-Do Checklist

Every line must be YES before you move a coin.

| | | | |
|---|---|---|---|
| 1 | **I am NOT borrowing to invest (no loan, credit card or loan app).**<br>You'd pay certain interest for uncertain returns. | YES ☐ | NO ☐ |
| 2 | **I am NOT using my pension, my rent or my children's school fees.**<br>Commitments are not investment capital. | YES ☐ | NO ☐ |
| 3 | **I will NOT need this money in the next 2 years.**<br>If you need it within 2 years, it is not investment money. | YES ☐ | NO ☐ |
| 4 | **No single investment is more than 20% of my investable money.**<br>The 20% rule. | YES ☐ | NO ☐ |
| 5 | **My Sleep-at-Night Fund covers at least 6 months of essentials.**<br>Without Bucket 1, the first emergency forces you to sell. | YES ☐ | NO ☐ |
| 6 | **I understand every investment well enough to explain it to a 10-year-old.**<br>Warren Buffett's rule. Most losses come from things people didn't understand. | YES ☐ | NO ☐ |
| 7 | **I'm investing only through a licensed broker, bank or regulated platform.**<br>Protect yourself from scams, “guaranteed returns” and fake links. | YES ☐ | NO ☐ |

## YOUR NEXT STEP

A worksheet gives you clarity. Results come from doing it consistently, with people walking beside you. The Financial Fitness Challenge™ gives you video lessons, worksheets, a monthly live session with me and a private community, for people aged 40–65+, wherever you live.

**https://thecoach.selar.com/theffc**

YouTube: @OgboAwokeOgbo

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