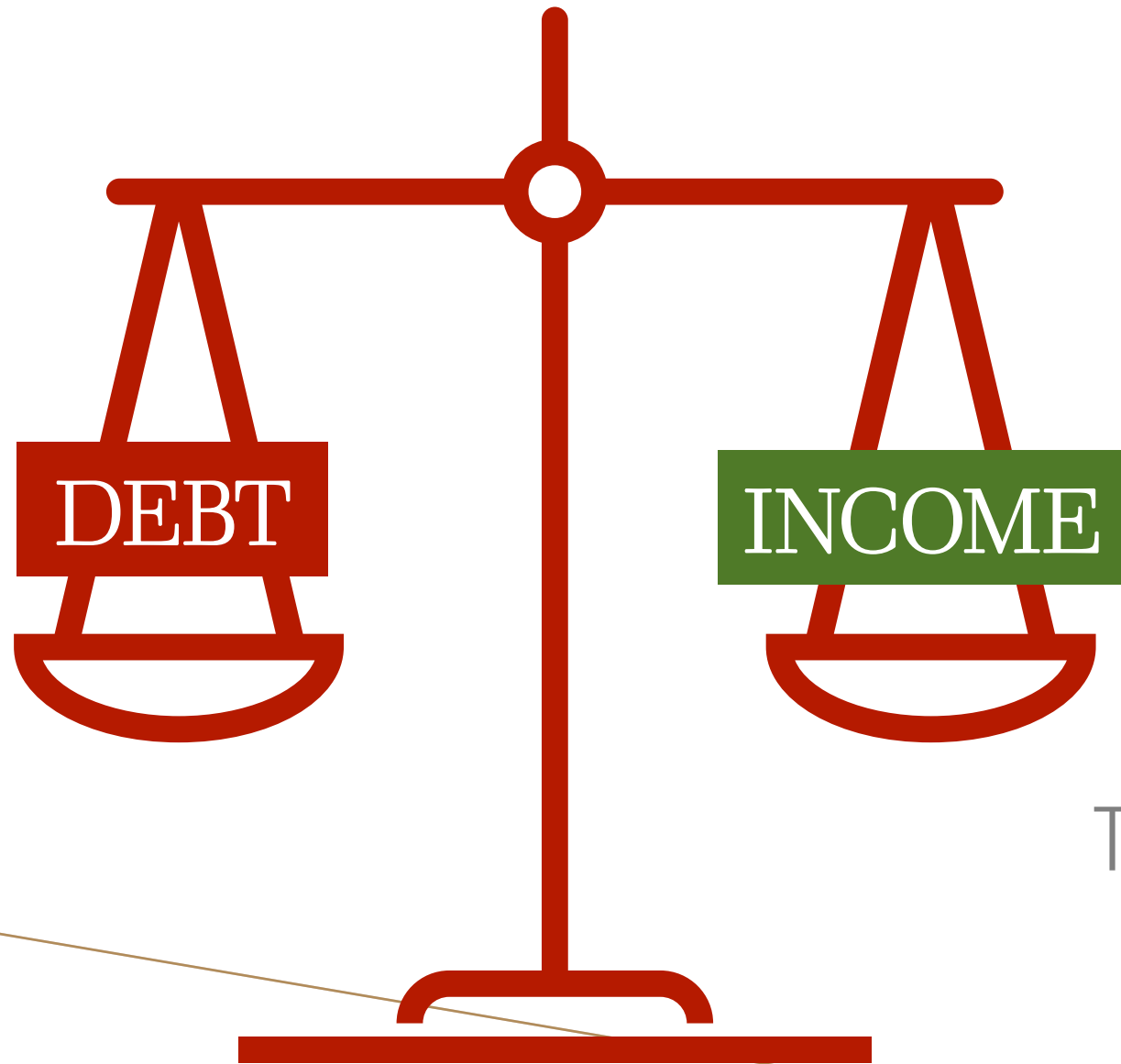


LEGACY KEY

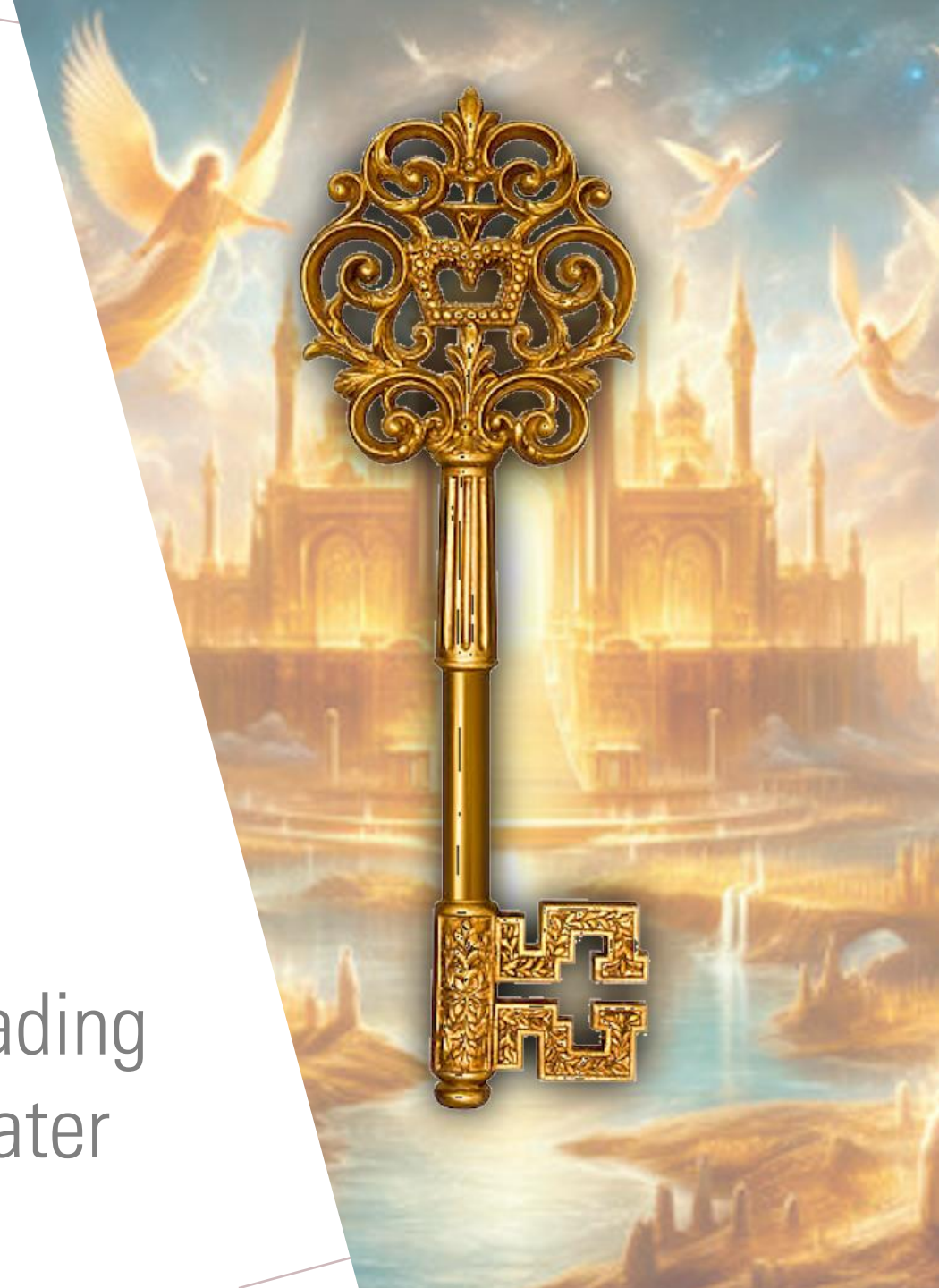
Living Above Water



DEBT TO INCOME RATIO

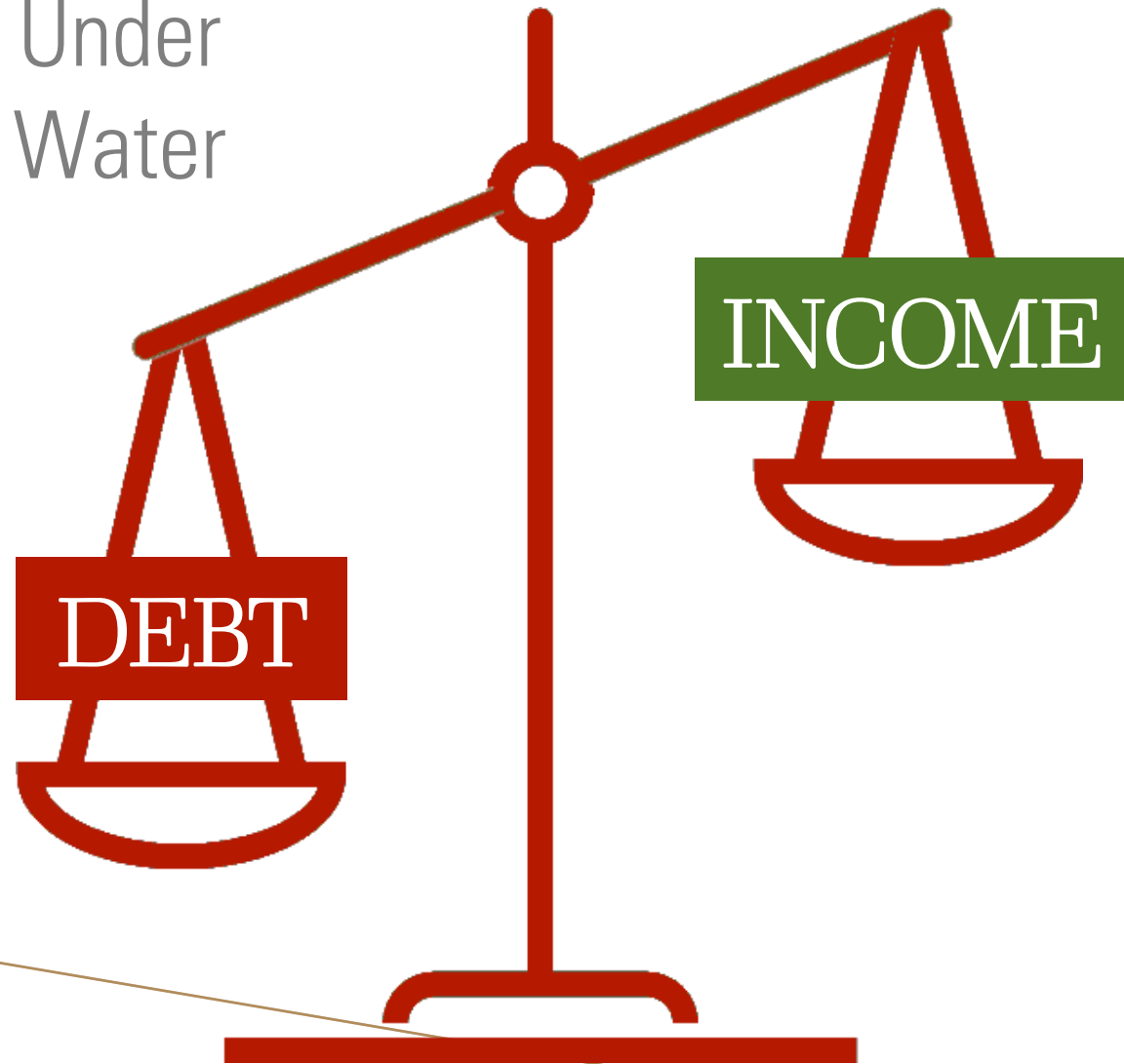


Treading
Water



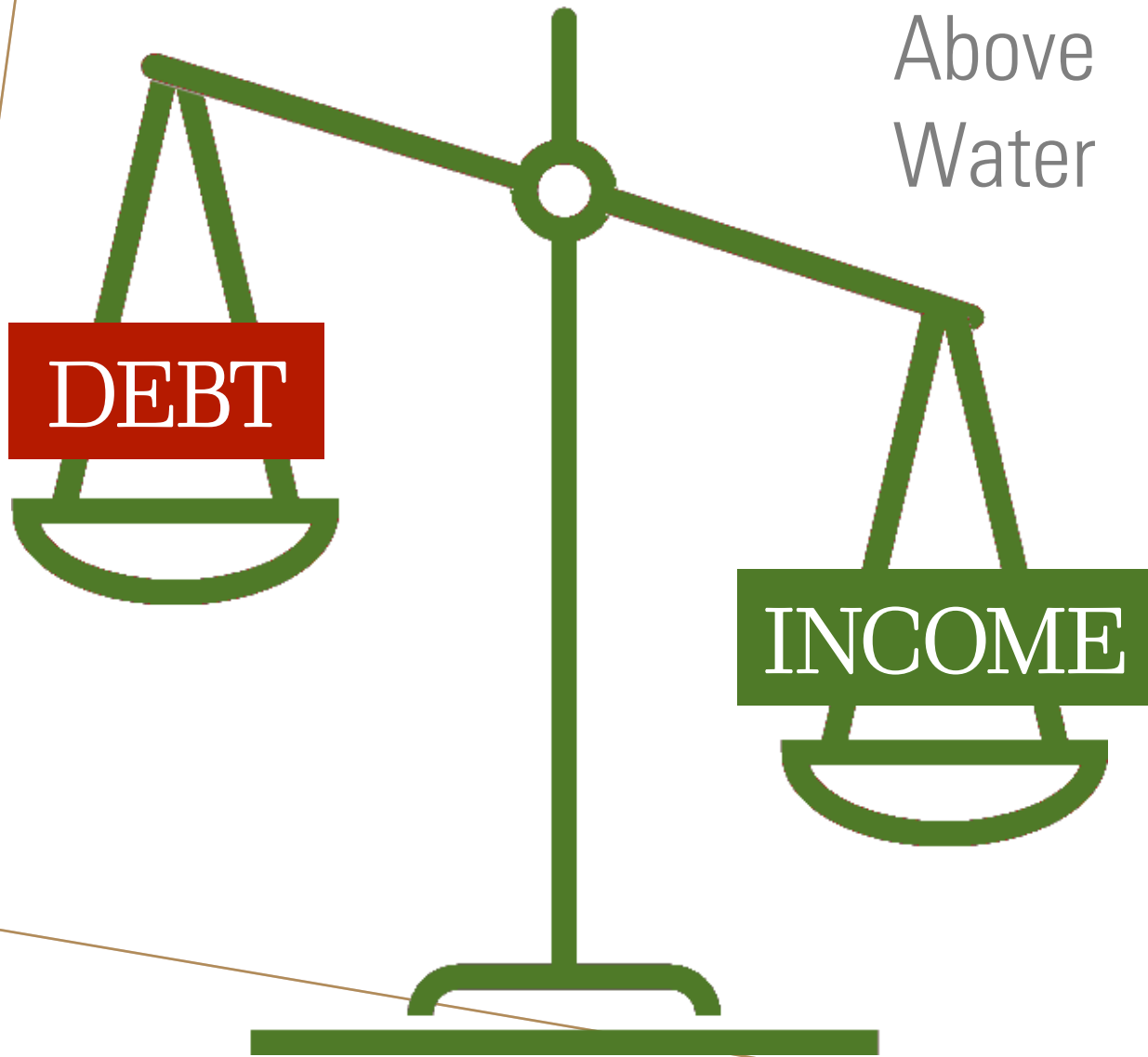
DEBT TO INCOME RATIO


Under
Water



DEBT TO INCOME RATIO

Above
Water





**ONE PERSON PRETENDS
TO BE RICH, YET HAS
NOTHING; ANOTHER
PRETENDS TO BE POOR,
YET HAS GREAT WEALTH.**

PROVERBS 13:7 (NIV2011)



THREE KEYS TO PRACTICE

- Establish a **BUDGET** (total income & bills each month)
- Set a Goal: monthly Income **EXCEEDS** monthly bills
- Avoid **BNPL** Mindset (buy now pay later)