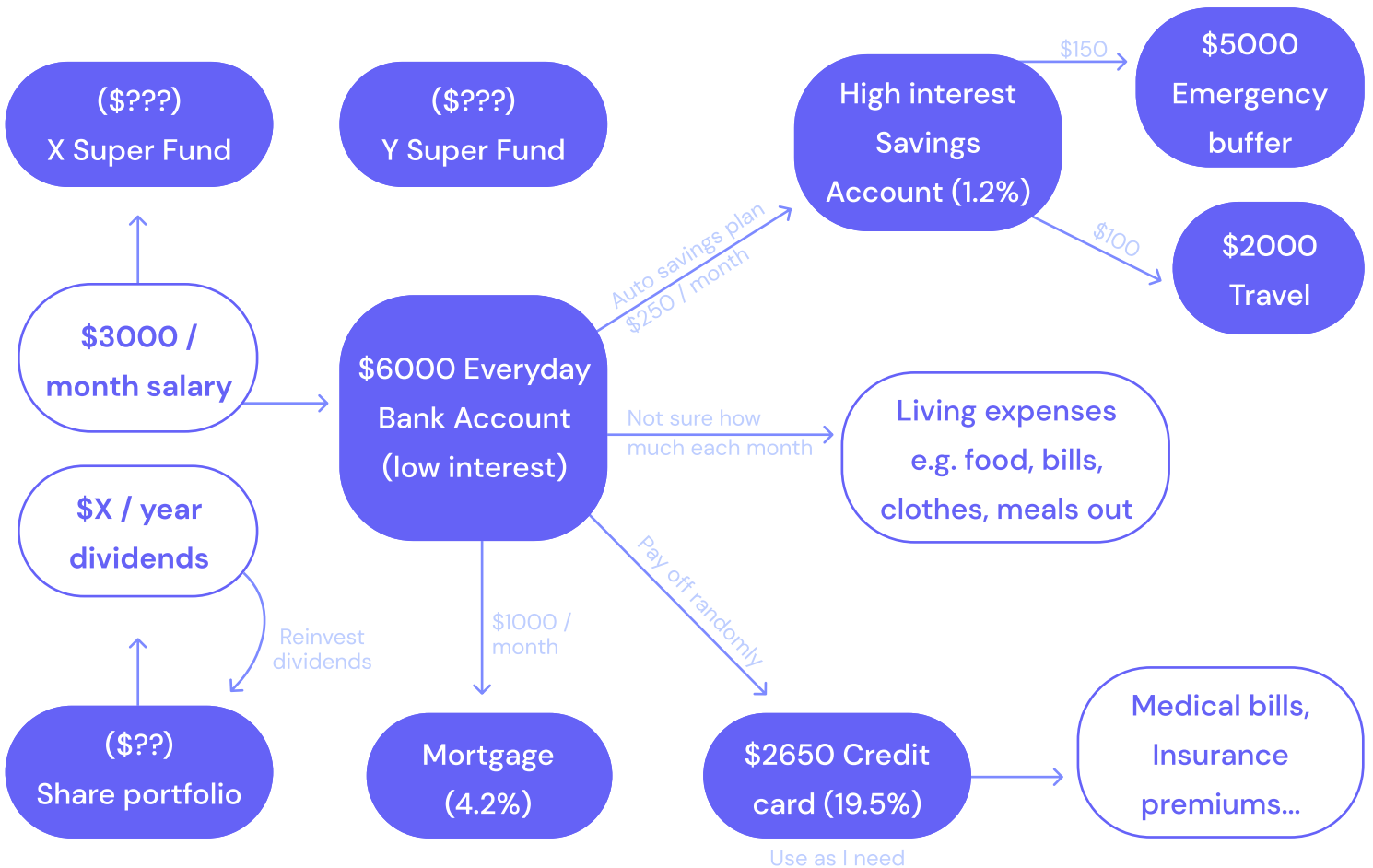




A **money system** is simply how your bank accounts and financial products interact. For example: what account your income goes into, what account you draw your everyday spending from, whether you use a credit card, what accounts any loan repayments are linked to, what products you use to store your savings or process your investments.

This worksheet is designed to help you understand how conscious you are of your money system. It's also designed to help you determine if your current system is working for you. In short: is your money system streamlined, organised, automated and does it reflect your goals and values?

### Bec's Money System



Let's look at what is working well in this example of Bec's money system: she has a separate account allocated for her emergency savings fund. But what could Bec do to improve her money system? She could work out how much her monthly living expenses are, or pay off her credit card with her savings to save paying credit card interest. Can you think of other ways she can streamline and automate her money system?



## My Money System

Draw, label or write about your current money system below. Include things like your bank accounts, super fund accounts, credit cards, mortgage, personal loans, investments and savings accounts. Consider all the different ways your money is coming and going.

**What are you currently doing well? What could you do to improve your money system?**

What I'm doing well?

What I could do to improve?

To find strategies that suit you, keep working through Verve Learn's Money & Mindset course to develop your Money System.