



3-STEP Debt FREE Plan



Jayson M. Thornton, CFP
Financial Advisor

HEY POCKET WATCHERS!

Congratulations on starting your
DEBT FREE Journey!

This plan is a proven method to saving money, paying off debt,
and starting to build wealth.



PAWN BUDGET
50 / 50
NEEDS & SAVINGS

With this starter budget you will use 50% of your
income to save up 1 month emergency fund.

50% of your income: needs. Necessities are the
expenses you can't avoid. This portion of your
budget should cover required costs



KNIGHT BUDGET
50 / 40 / 10
NEEDS, DEBT, WANTS

With this budget you will use 40% of your income
to pay off all your debt, other than your mortgage.
Snow Ball Debt Payoff from smallest to biggest.

10% of your income will be used on your wants.



KING BUDGET
50 / 30 / 20
NEEDS, WANTS, INVEST

After paying off all your debts, other than your
mortgage, 30% of your income can be used for wants

20% of your income can be used to invest.

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