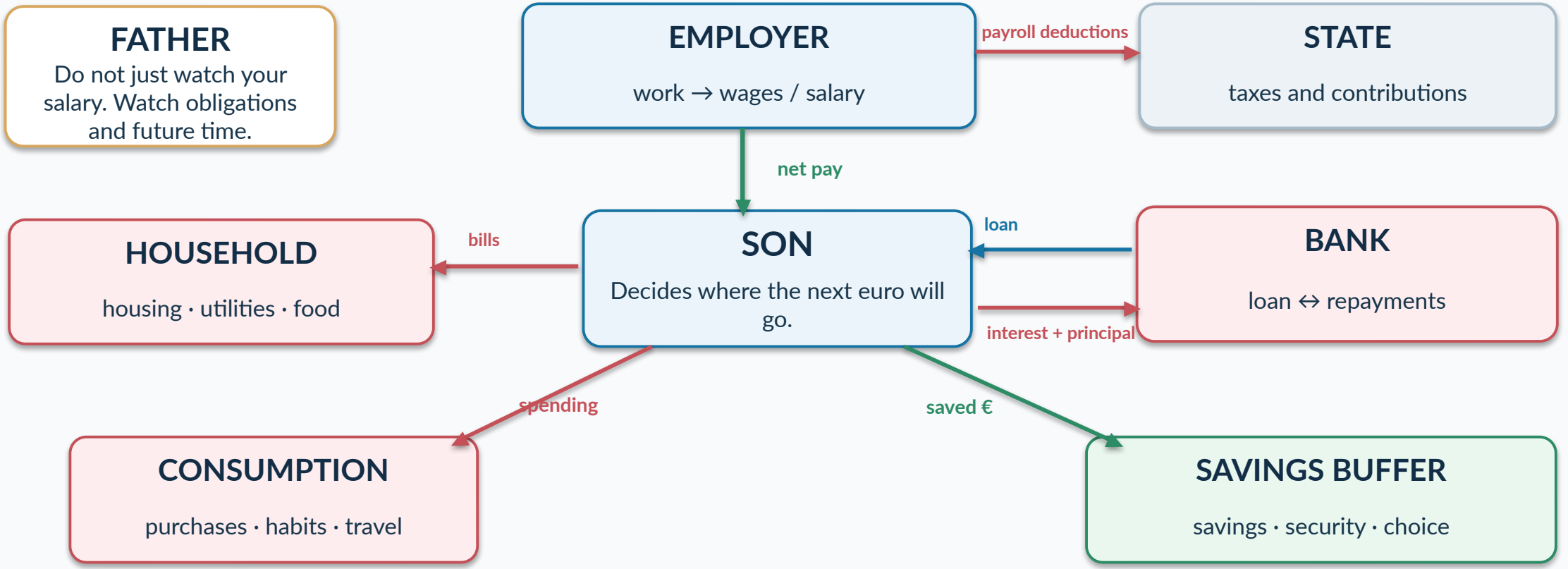
01 · WHO TAKES PART?

Employment, the state, the bank and the household form a network of relationships



The system is not automatically a trap. What matters is obligations versus real choices.

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02 · MONTHLY CASH FLOW

A simplified example: from payday to month-end balance

NET INCOME
1 750 €

→

HOUSING AND LOANS
998 €

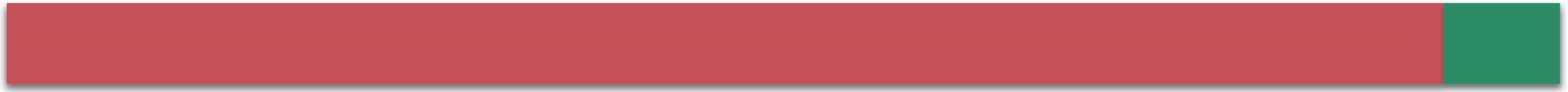
→

OTHER EXPENSES
621 €

→

MONTHLY SURPLUS
131 €

Of €1,750 income, €131 remains (approximately 7.5%).



92.5% goes to payments

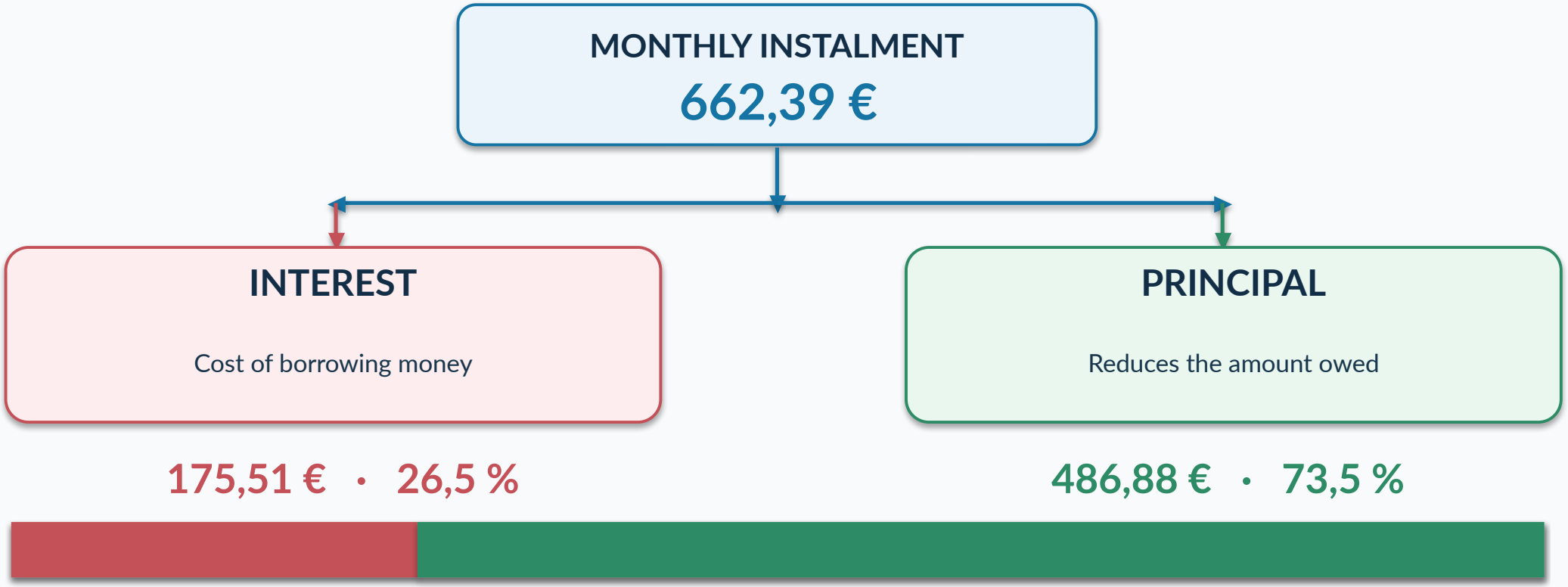
7.5% remains

€131 is a one-month remainder, not an emergency fund that already exists.

A large pay cheque does not automatically give you room to choose.

03 · UNDERSTANDING A MORTGAGE

One monthly instalment, two different effects on net worth



Without the interest rate, loan term and remaining balance, total mortgage costs are unknown.

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04 · TIME MULTIPLIES THE NUMBERS

Recurring amount × 12 months × 16 years

PAYMENT A

100 € / 1 month

+

PAYMENT B

160 € / 1 month

× 12 × 16

19 200 € + **30 720 €** = **49 920 €**

TOTAL OVER 16 YEARS

This is a nominal total, not automatically money wasted.

Ask: What benefit does this payment buy? What choice does it limit? Is there an alternative?

05 · TWO PATHS OF DECISION-MAKING

Freedom and unfreedom describe the choices available, not the worth of a person

WHERE WILL THE NEXT EURO GO?

WHEN THE BUFFER DISAPPEARS

- I do not know my recurring bills
- New repayments catch me by surprise
- I have no buffer if income stops
- I have less freedom to say “no”

WHEN A BUFFER GROWS

- I know net income and expenses
- I check the cost of new obligations
- I build an accessible cash buffer
- I gain time and more choices

A father’s message: Never judge a person by money. Build the freedom to choose.

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