MASTER YOUR CASH FLOW

Let Them Eat Cake And Build Wealth Too!

Albert J. Zdenek, Jr., CPA/PFS
Amin Boroomand, PhD

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WEALTH AUTHORITY BOOKS

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Making Better Financial Choices

Determining How You Wish To Live Your Life

The boomers are all about money.
Gen X is like, "Is it all about money?"
Millennials are like, "Where is the money?"
And Gen Z is like, "What is money?"
—Amy Poehler, comedian and actor

How do people in their twenties and thirties make financial choices? Often, they don't do so as well as they need to, largely because they're poorly informed about the impact of the choices they're making. It's not their fault; sadly, financial education in our country is nearly nonexistent. You're typically not taught enough personal finance in high school or college. You're taught history, math, and languages, but there's usually no course in which it's mandatory for you to understand how to balance your checkbook, how to apply for a car loan or a credit card, or how to save money, much less how to plan to buy a home.

A young software engineer once asked us what a CD was. He sheepishly said that he'd heard about these things that banks offered, but he didn't know what they were. This is a man who was successful and well-trained within his field, but somehow his extensive education hadn't included an explanation of what a certificate of deposit was.

Typically, when people go into their first job, their employer asks them if they want to participate in the company's 401(k). The new hire nods but is most likely thinking, "What is a 401(k)?" or "Why do I need it?" They have no idea what a 401(k) is versus an IRA (individual retirement account).

Added to that is the fact that, as a consumer-oriented society, we're drilled with the idea that, "OK, you've just gone through four years of study to get a college education. You deserve a really nice car and a wallet full of credit cards." Young (and some not-so-young) people make the mistake of taking on a lot of debt when they're least able to handle it.

If this is you, you are not alone. We work with some of the smartest people around—young entrepreneurs, attorneys, CPAs, business owners, and those climbing the ladder of major corporations—and they all have this same problem. They become masters at what they do, whether that's working at a medical practice, an accounting firm, a law firm, their own business, or a major corporation, but when it comes to their personal financial lives, they haven't the faintest idea how to manage their personal cash flow.

A manager once told coauthor Al, "I just got back from seeing my tax accountant. She told me that I earned almost $150,000 last year. I was stunned. I asked her, 'Where did it all go?'" Yes, this manager was a master at managing, but she's not a master of her cash flow.

The fact is, if you want to create the life that you want now and in the future, you have to become the master of your cash flow—you need to understand some basics of finance and to learn to make better financial choices.

You're Not Necessarily Bad With Money. You're Playing A Harder Game.

If any of these sound familiar, you're not alone:

- "I'm scared to open my bank app."
- "I don't know where my money went."
- "I feel guilty every time I spend."
- "I make money but feel broke."
- "I'm embarrassed I'm bad with money."

Let's say the quiet part out loud: Money got harder.

In the last few decades, the *same* basic milestones have become more expensive and more complex.

Housing costs hit record highs, and the inflation-adjusted monthly payment on a median-priced home is roughly 40 percent higher than in 1990. Meanwhile, the national home price-to-income ratio has climbed to record territory. In the 1990s, a typical home cost about 3.2 times the median household income. In 2024, it cost about 5 times that income.[1] Since 1990, national rents have increased about 226 percent, while real median household income has increased only about 28 percent.[2]

Education costs are equally staggering: Federal student loan debt has surpassed $1.7 trillion, with about 43 million Americans carrying federal student loans. Meanwhile, inflation-adjusted tuition and fees at public four-year institutions have roughly doubled since the mid-1990s.[3] Public four-year college tuition (after inflation) rose from about $5,740 in the mid-1990s to about $11,610 today. Private four-year college tuition rose from about $24,840 to about $43,350 (after inflation).[4]

The average credit card interest rate is about 22 percent, one of the highest levels in modern history.[5]

So if your brain treats money like a threat, that's not weakness. That's pattern recognition.

Here's the twist: You still have leverage. And it starts with one uncomfortable truth: Your "money problem" is often an "avoidance problem."

Not because you're irresponsible, but because uncertainty is stressful, and your brain tries to protect you by not looking.

— Application Box —
Amin's Mirror Move (60 Seconds)

Do this once a day for one week:

1. Open your money dashboard (bank app, spreadsheet, whatever you use).
2. Look at two numbers only:
   - What's available right now
   - What's leaving next (upcoming bills/charges)
3. Close it.

That's it. No spreadsheets. No guilt. No spiral.

You're building tolerance for reality, the same way you build strength at the gym: small reps, consistently.

Because clarity doesn't restrict you. Clarity *frees you*.

When you can see what's true, you stop guessing. And when you stop guessing, you stop leaking confidence (and cash) in the dark.

If you want it easier, use a tool that pulls everything into one place, connects accounts and cards, or lets you add transactions manually, so the truth becomes simple enough to face. The goal isn't perfection. The goal is not to be surprised by your own life.

And yes, your savior is in the mirror.

It's you, finally looking.

How Do You Make A Better Financial Choice?

The answer to that question begins with another question: What kind of lifestyle do you wish to live *now*? There is a certain amount of cash flow that, if you had it coming in right now and for the rest of your life, inflation-adjusted, would allow you to live the lifestyle you want now and make you financially independent. Discovering that number is the first thing on which to focus. This will help you determine how much wealth you might want to accumulate over the next three to five years or longer.

There are a lot of "experts" who will tell you that you can figure this out on your own—maybe just by reading their book, taking a course, or putting your numbers in a software program. While figures can be calculated, the choices you make to accumulate wealth or to preserve and manage it are much more complex so make sure you choose an expert, or even an app that will educate you as well as guide you.

For example, we know one person who just joined an organization whose members explored how to invest and review investment opportunities every month. After eight months of meetings, she told us, "I have learned so much. I now know how I want to invest my money." While we are sure she learned a good deal more about investing than she had previously known, investment management isn't that simple. It is a complex chore.

Like investing, the effect of financial choices regarding cash flow, debt, taxes, insurance, estate planning, investing, and other financial aspects of one's life is much more complicated than one typically imagines. Making the wrong choices can ensure that you work longer in life, you don't live the lifestyle you want because you are left with less wealth and cash flow, or the risk in your investment portfolio is increased.

It's natural for people who are masters in their own professions or businesses to assume that they can easily master the complexities of portfolio investment. They think that they can read a book, read the financial pages, follow a TV show, and more or less "visit" their money

once every month or three and become as expert at managing it as people who do this as their profession, 24-7. How realistic is this?

Let's say that you wanted to master the game of tennis. If you play tennis one day a year, we doubt that you'd play very well. Maybe you think to yourself, *I'd improve if I played tennis once a month*. You might progress a little bit, but probably not a lot. But you're determined to master this, so you decide to play tennis three times a week. Granted, you're probably never going to be Novak Djokovic or Serena Williams, but you know what? You'll play tennis a lot better with that constant practice than you would have if you did it once a year or once a month. So, being involved in decisions around your money is important to "play" better and better recognize what help you might need.

So, could you do better if you became more involved with your portfolio? Sure. But as Benjamin Graham, Warren Buffett's mentor and the author of the iconic book *The Intelligent Investor*, suggested, achieving good returns is not hard if you are willing to spend the time, but achieving superior returns is harder than it looks.[6] It is tough to do unless you are doing this 24-7. Again, search out experts who do this work 24-7, but also remain involved.

Yet this is exactly what people do regarding their finances; a lot of very bright people get medical degrees, law degrees, accounting degrees, or financial degrees or establish successful companies, and because they're experts in their respective arenas, they assume that they can "visit" the investment management area or other areas of finance and know all there is to know about it.

Al once jokingly asked a surgeon, "Can I take a course for a few days, read a book, or watch a series on TV, and then go and do heart surgery?" This might be a good start, but you need to respect the fact that there are people who do their kind of work all day, every day, and are masters at it, whether it's in insurance, banking, accounting, estate work, or investment portfolio management. You cannot become an expert

in all these areas, but you can surround yourself with experts who are equipped to help educate and guide you to make better financial choices.

Al has given many lectures before groups of graduates who have just finished college, and to other young professionals and executives just starting out their careers. He often starts his speeches this way: "I see you when you become more serious about money in about twenty years, when you've really screwed up or you've made bad financial choices around debt, investments, or other financial matters. You're in your forties or fifties, and suddenly sixty doesn't look that far away, and now you're scared. Then you come to wealth experts like me so that you can start to set things right."

Al and Amin want to help you today to learn how to avoid some or all of those mistakes. That way, while you still may need some help, you are going to be in better financial shape in ten, twenty, or thirty years.

But it's important to understand that making better financial choices is not something you can visit once in a while or learn to do simply by watching FinTok videos, reading a book (even this one), or by taking a course. While a great start, again, your best bet is to surround yourself with people who will help guide you in making better financial choices through a financial plan that lays out how you want to live now and in the future.

Do you want less stress, frustration, and anxiety? Do you want more clarity concerning your current spending and how much you have to save? Is the plan you have now, plus what you're going to add to it, going to be enough? What is the average annual rate of return you need from your investment portfolio that makes everything work (what we call your long-term investment return objective)? Is your wealth protected?

Do you have a tax accountant? Or do you just rely on an online product like TurboTax? If you do have an accountant, is she calling you up before the end of the year to work up a tax projection of what your year looks like? She had better be because once the calendar year ends,

nothing can be done. Or does your accountant just call you up on April 14 to inform you that you owe a lot of money . . . tomorrow? Possibly you didn't get your information into your accountant until February, March, or April. You were too busy, and she is used to you being late anyway, and just views your situation as tax work. In this case, your accountant is not helping you make better financial choices, find more cash flow, or build a financial future.

Even If You Already Have Accumulated Some Wealth, You Need To Know How Money Works

There was a great article in *The New York Times*: "The Bad Fortune of Some Ultrawealthy People."[7] Just because you are well-off or rich doesn't mean you can't lose your wealth. If you're one of those very fortunate people who have the wealth to live the way you want now, it's important to make sure you can preserve and manage that wealth so that, in the future, you don't lose it because of poor financial decisions. You may be living a great lifestyle, but you wonder if you can sustain it or improve upon it.

We work with people of all income ranges; one example is a young couple Al met who had accumulated a few rental properties from which they were getting dependable rental income cash flow. They lived pretty simple lives and weren't outlandish in their spending. But there was an unanticipated change in the economy in their area, and all of a sudden they experienced some vacancies, which meant that their cash flow suddenly shrank.

Even though they owned their real estate free and clear, without debt, instead of it having positive cash flow, they were now paying for their holdings out of pocket. Why? They still had to pay for maintenance, real estate taxes, and other operational expenses, all of which cut deeply into their income and jeopardized their savings.

Not surprisingly, at that point, they panicked; they made some bad choices and got behind on their real estate taxes. Suddenly, they were looking at a scenario in which they'd be forced to sell their properties in a down market, which would put them into a downward financial spiral of less and less income. They were trapped and didn't know which way to turn. That was the point at which they sought us out.

How Can You Fix Broken Cash Flow?

What poor financial choices had this couple made that brought them to this point? Certainly, somewhere along the line, they could have ensured they had significant cash reserves or diversified into asset classes other than real estate. They could have sold off some of that real estate when the market was high and gotten into those other investments so that when that got hit, they would not be so badly affected.

Another mistake was one that most people make: They wanted to be out of debt as soon as possible. To them, having no debt was a sign of being successful. If you were in debt when you retired, you had to have failed at something. When the market changed, they weren't getting the same cash flow out of their properties. If they approached a bank to get a loan to cover some of the shortfall, what was the bank likely to do? A bank is only going to be your friend in good times; a bank is not there to take on risk and will only give you loans if you have adequate cash flow. Banks only give you money when you don't need them. This couple couldn't get loans from banks because even though they had the assets, they did not have the cash flow. They'd put all their eggs in one basket—and then dropped the basket.

What were we able to do? We looked at what they had and what they'd have to do with their properties to get themselves out of this situation. There was one property they owned that, even in good times, wasn't a good cash flow producer, but they'd held on to it for personal reasons.

That kind of thinking isn't helpful when you're trying to build cash flow. Bad real estate is like a bad stock. When the market goes down, if you're in a bad stock, you'd better sell it. If you're in a good stock, you can hold onto it because good stocks normally come back, just as good real estate normally comes back. Bad real estate and bad stocks do not, so there was some real estate they had to let go.

When they did that, their cash flow improved because they were not stuck throwing money at this bad property. When their cash flow improved, we were able to go to a bank and show the bank that they were taking steps to improve cash flow. The bank decided that now they were a better risk, so it gave them some short-term borrowing ability. The borrowing allowed them to fix up properties to attract better tenants and to pay their expenses, so they didn't lose the other two properties.

Then, as the market improved, they were able to take some of the excess cash flow and finally diversify into other assets. Even though it took a few years and they weren't able to keep all their property, the property and investments they had left were good, and they were able to produce the cash flow they required. They got to live the lifestyle they wished and secured that cash flow for the rest of their lives.

Another example of how you can fix broken cash flow even later in the game was a client of Al's who was a former senior executive of a Fortune 500 company who retired in his forties and was now in his fifties. He was badly hit in a stock market crash because the investment holdings in his portfolio weren't sufficiently diversified. He had always had adequate cash flow before, so he and his wife had never really paid that much attention to their portfolio. Now they had to because their wealth was down quite a lot and was greatly affecting their cash flow.

Mind you, these are people who had a beautiful apartment, were active in charities, and were used to traveling every year. Now they were on what we call a "survivor budget." They had pared down their life so much that they could not support the charities anymore. They scrapped

their annual trip. Their apartment accrued deferred maintenance because they couldn't afford to fix it.

As with many people who don't plan their finances properly or make poor financial choices, cash flow can seem to be all right in early retirement years, but can suddenly become tight later—and it was becoming very tight for this couple. He was scared because his wife was younger, her mother was still alive, and his wife could easily live much longer. He was concerned about what to do.

Al looked at his cash flow calculation very carefully and said, "I think you've made a mistake. I think you're a little short on your cash flow."

Scared, the client asked Al, "What do you mean?"

Al said, "Well, don't you want to live the way you did before? Don't you want to travel to Europe? Don't you want to participate again in your charities? Don't you want to fix up this apartment and make sure, at the same time, your wife is going to be able to be financially independent beyond your own passing?"

He looked at Al and said, "If you could do that, that would be incredible."

We looked at how he was structured around his taxes, his portfolio, and his debt, and we brought some better financial choices to what he was doing. With better choices, we were able to return him to the cash flow that allowed him to live the lifestyle he wanted to, but also assured that his wife could continue to live in that same fashion, even if she lived to be one hundred.

It is nearly never too late to correct poor choices to improve one's cash flow and financial condition. Doing so for this couple transformed their lives.

Don't Set Out Without A Map

You might be thinking, "These problems of the wealthy don't apply to me." This isn't about being wealthy; it is about avoiding financial

problems. Of course, it's a lot easier to solve financial problems before they happen.

It's analogous to taking a road trip. If you decide, "I'm in New York City, and I want to go to San Francisco," you can immediately walk out of your home, get into your car without any planning and just start traveling west on the highways that seem to be going in that direction—and hopefully, you'll get there somewhat in the time frame you wanted.

Alternatively, you could map your route on your phone, research the trip online, or consult a travel agent and plan your trip, including where to stop overnight, so that you know where you are at all times, can check your progress daily, and arrive at the time you wish and in the condition you desire.

A good financial strategy is like that; it lets you say, "There's a goal I have in mind, but there's a preferred route I'd like to travel along on the way toward that goal—one that guarantees I'll get there in the manner I wish and be safe en route." If you can do that, it greatly decreases the stress and anxiety you'll experience along the way.

When life throws surprises at you, you'll be better able to handle them. Have you ever started out on a road trip only to discover that one of the major interstates is closed by an accident? If you have a good map, you can quickly find an alternate route.

That's all this is. Sometimes people make seemingly random choices or quick decisions because they're busy and want to get it out of the way, but they'll put the time into planning a vacation, for instance, because that's more immediately enjoyable. That's the difference between someone making good financial choices and someone who sets themself up for potentially making bad financial choices.

Being young can be a great advantage. The younger you are when you start, the more time is on your side.

— Application Box —
Amin's $500 Freedom Buffer

Most financial stress isn't caused by huge disasters. It's caused by small surprises at the worst time: a flat tire, an unexpected deductible, a broken laptop charger that ruins a whole day.

The Federal Reserve has tracked this for years: A meaningful share of adults still can't cover a $400 surprise with cash (or its equivalent).[8]

So here's the move: Before you chase big investing goals, build a small buffer.

Rule: Your first win is $500 set aside.

Not for vacations. Not for shopping. For "life happened."

How:

- Set an automatic transfer of $10–$25 after every paycheck.
- Put it into a separate account labeled Freedom Buffer.
- Stop at $500.

This isn't about the amount. It's about buying options for yourself—the ability to begin to handle life with some freedom.

What We Don't Know Can Hurt Us

It comes down to how people are taught to make financial choices. We're usually taught in a few ways, but our first teachers are likely to be our parents. When we're first out into the adult world and need advice, we might ask Mom or Dad, "How did you handle that?" We may start doing the same things our parents did.

We may ask an older brother, sister, or friend; listen to influencers or podcasts; or read articles. We don't stop to think that the content is

generalized enough to apply to the masses; somehow we think that it's customized to us, but it is not.

Ultimately, we may make our choices the way others tell us to, or based on how we've seen them make their choices. We don't judge whether they've been good or bad at it.

We wouldn't do this in other spheres: When you're really ill, you don't listen to a podcast; you go to a doctor and put your trust into their hands to guide you past that illness.

Unfortunately, perhaps, poor financial "health" doesn't always alert us with recognizable symptoms in the way that poor physical health usually does; often, the effects of our poor financial choices creep up on us over a longer period. We don't see the financial illness show up for ten, twenty, thirty, or forty years, until finally we're much older. Now, cash flow is getting tight, and we can't afford certain things because we didn't realize that the decisions we made long ago would affect us in the ways they do today.

If someone were on fire, their response would be immediate: They would jump up and down and scream in pain, right? When financial professionals like us see you making poor financial choices, it is like seeing you on fire, except you are not jumping up and down and screaming. You are just sitting there, burning, maybe even pouring on more gas by making more poor financial choices.

When it's a "financial fire," people often don't feel the burn right away, so they just keep on going as they have been. If you have an infected appendix and choose not to have it removed, you're going to feel it pretty quickly. If you make a poor financial decision, you may not realize it for many years. You need a good financial "physician" to guide you.

Options Equal Financial Freedom

People want options, like the option of going to work or not. Most head off to work every day as though on a treadmill. Statistics tell us that a

lot of people don't really enjoy the work they do, but they do it because they have to survive, because they have to feed the family, or because they feel caught.[9]

A lot of people do their job because that's what their mother or father did or what they were told to do in pursuit of success. That job is not necessarily something that they love. But whether or not people love their job, as they're earning money, they want to know that somewhere along the way, they will have options.

Ava graduated with a degree in marketing. She interned for a while, but it did not develop into the full-time job she expected. Undeterred, she got a position in retail at a department store, but not earning enough, she worked part-time as a barista at Starbucks. It was discouraging for her, but finally, after two seemingly unending years, she landed a job at a high-end marketing shop, working on exclusive fashion labels.

Her dream job, though, was to have her own marketing firm. While she worked full-time with her employer, she plotted her escape: She started to consult start-ups on marketing their products in her spare time. While it took another four years of building a contact network and enough clientele to leave her full-time position, she finally opened her own marketing firm.

She created a plan that eventually gave her the option to work for herself and determine how she wanted to live and work.

Liam graduated a few years ago with a high GPA and a business degree. The problem is when he graduated, no one was hiring. He finally found a job at an accounting firm as a receptionist. While feeling lucky to have a job, as many of his friends did not, this was certainly not the career he was looking for. In fact, he was not sure of what he really wanted to do as a career. But he did know he wanted to stop having to depend on his parents for help paying the rent on his place.

Then, he suddenly had the opportunity to help with small details with the accountants and clients. From a mentor, he discovered that the

company would pay for courses in accounting and tax. Taking some courses, and working with clients, he found that he enjoyed the work. He eventually secured a position as an accountant at his company, but his dream became to work for himself.

His mentor, a much older accountant, helped guide him, and along with his financial courses, reading, and listening to podcasts, he learned how to make better financial decisions. Since he now could prepare tax returns, he did this work and some bookkeeping for small companies on the side as he worked full-time.

It did not happen overnight, but Liam eventually joined forces with another accountant and opened up their own accounting office.

While he didn't have a plan at first, he eventually had a dream, a vision of how he wanted to work and live his life. He learned how to improve his skills, learned how to make better financial decisions, and, by working side gigs, developed the option to open his own business.

If people know that making better financial decisions will eventually give them more options in life, that lights them up. It can transform their lives. They can see that they can eventually work at careers they want—to go out and contribute to society or to live in a way they'd never thought they could.

For Al, realizing that he could have these options was a turning point for him. For the first time in his life, he saw that it was in his power to make choices that would ensure, by age fifty or sooner, that when he went to work, he would be there because he wanted to be, not because he had to be.

Just close your eyes and imagine the feeling that comes with that certainty; suddenly, there's no stress or anxiety, and we think that's what a lot of people want. They want to know that there are options in their life, that they can continue to work, if that's their preference, or do something else, take more risks, and decide who they want to deal with or not in their life.

Making better financial choices can mean that you have those options sooner rather than later—or even that you have them at all. What keeps people from making those choices properly are what we call "the obstacles," which we'll talk about in the next chapter.

The "Money Intake Form"

A friend once told coauthor Amin they had a stress-scrolling problem. Not "I check my phone" scrolling. The *2:00 a.m., suddenly I'm watching a stranger restore a rusty knife* kind.

When the friend shared their problem with their therapist, she didn't start with a pep talk. She started with a question: "What triggers it?"

Not to judge it. To *map* it. Because once you can name the pattern, you can change the pattern.

Money works the same way.

If you work hard but your savings never look the way you want, don't begin with shame. Begin with a metaphorical "intake form." Before trying to fix your money, first gather the basic facts, the way a physician or therapist starts by understanding what is going on.

- How much do you make each month?
- How much do you spend each month?
- Where is it going by category?
- What are your fixed bills?
- What patterns or triggers drive extra spending?

If you can't answer a few basic questions, you're not necessarily "bad with money." You're just flying without instruments.

— Application Box —
Amin's Three-Number Reality Check

1. How much money hits your account each month (after taxes)?
2. How much leaves your account in fixed spending or bills that have to be paid?
3. How much leaves your account for flexible spending, and where does it go? (Food, shopping, rides, subscriptions, etc.)

Most people *want* to manage spending, but tracking and budgeting often feel overwhelming—and even many people with a budget don't benchmark against it regularly. That's why the Consumer Financial Protection Bureau found that over 90 percent of the people they interviewed were interested in real-time spending feedback tools and expected those tools to curb impulse spending and reduce uncertainty.[10]

Translation: You're not alone for avoiding the numbers. Avoidance is a normal response to stress. But it's an expensive coping skill.

How To Get The Numbers (Without Making It A Whole Personality)

You can do with pen and paper, a spreadsheet, or an app. The tool doesn't matter. The visibility does.

If you want the easiest visibility path, use a personal finance app that pulls everything into one place. Look for one that connects to your bank accounts and credit cards, or lets you enter transactions manually, and categorizes spending so the pattern is obvious.

If using pen, paper, and a spreadsheet, answer the following questions:

- How much money hits your account each month (after taxes)?
- How much leaves your account for fixed, non-negotiable expenses? (Rent, utilities, insurance, minimum payments).
- How much do you spend on flexible categories each month, and where does it go? (Food, shopping, transport, subscriptions, etc.).
- What subscriptions or recurring charges are you paying for right now?
- What debts do you have, and what are their interest rates and minimum payments?
- How much do you currently have in savings, and how many months of expenses does it cover?
- When and why do you tend to overspend? (Patterns, triggers, situations).
- How are you currently tracking or reviewing your money? (If at all).
- What is your primary financial goal for the next twelve months?

The Trigger Map (The Part Nobody Does)

Once you have the numbers, ask yourself one more question: When does spending become "automatic"?

Common triggers look like the following.

- Time: late-night purchases, weekend "treat myself" spirals
- Mood: stress, boredom, loneliness, celebration
- People: group plans, weddings, "everyone's doing it" energy
- Place: the checkout line, airport, Target runs that become a hobby

You're not trying to eliminate temptation. You're trying to stop being surprised by it.

CakeClub Slices

- You are not necessarily bad with money.
- Begin by calculating, in dollars, the total cost per year of the life you wish to live.
- Don't set out on your financial journey without a roadmap (provided in the next chapter).
- Options mean financial freedom.
- Address the "money intake form" and the "three-number reality check."