DECISION SHEET

What do I do with my next raise?

Enjoy what you earn on top and build your future at the same time. Decide with a cool head, before you get paid.

1. My raise

	€ per month
Net salary before	
Net salary after	
Raise (after – before)	

2. The split (decide it before you get paid the first salary with the raise)

	%	€ per month
To savings or investment (we suggest starting at 50%)		
To improve my life, guilt-free		

☐ I have increased the automatic payday transfer towards my savings.

3. The improvements I really want (in order)

Spend your share on the first ones on the list, not on whatever comes up.

#	Improvement	Cost	One-off or fixed?
1			
2			
3			
4			
5			

4. New fixed costs, on probation

☐ Before committing to something monthly (a more expensive apartment, a payment plan, a subscription), I wait **3 months**.

☐ If after 3 months I still want it and it fits in my share, I go ahead.

5. Is it happening to me? (tick the ones that sound familiar)

☐ I earn more than a year ago, but I save the same or less.

☐ My fixed costs have risen more than my salary.

☐ I don't really know where the last raise went.

☐ If I went back to my previous salary, I wouldn't know how to make the accounts add up.

Two or more: apply the rule on your next raise, or redirect part of the last one today.

> **Was this useful?** This sheet summarises ideas from *The Price of Not Knowing*, a personal finance guide for young people, without jargon or promises of quick riches, with a 24-hour Action Protocol in every chapter. Find it at claruabooks.com.

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