

Distinguishing Productive and Costly Obligations

Know → Reflect → Act → Complete

Know

Explain the subject in your own words.

List three facts, terms, or dates that matter.

Describe how it connects with cash flow or household obligations.

Identify one possible cost or risk.

Name one authoritative source for verification.



Reflect

Where does this subject appear in your financial life?

What experience has shaped your present view?

What remains confusing or incomplete?

What would a well-informed next step look like?



Act

Gather one relevant document. Record the important amount, rate, term, deadline, or condition without copying a complete account number.

Document reviewed: _____

Key facts discovered: _____

Question to research: _____

Source or professional to consult:

Review date: _____

Complete

I completed Action Guide 82 and its personal application. I can explain the subject, locate relevant information in my own financial life, identify unanswered questions, and describe my next informed step.

Name: _____ **Date:** _____

Signature: _____

