

The 5 Numbers Every Young Professional Should Know



Know these. Track these. Build from these.

01

Your Credit Score

The number that opens — or closes — doors.

Your credit score (300–850) affects your interest rates, apartment approvals, and even job offers. Aim for 740+. Pull your free report at annualcreditreport.com. No more guessing.

■ Check your score this week. Free. No excuses.

02

Your Debt-to-Income Ratio

How much of your paycheck is already spoken for.

Add up your monthly debt payments (loans, cards, car). Divide by your gross monthly income. Multiply by 100. If it's above 36%, lenders get nervous — and you should too.

■ $DTI = (\text{Monthly Debt} \div \text{Gross Income}) \times 100$. Keep it under 36%.

03

Your Net Worth

The real scoreboard — not your salary.

Net worth = everything you own minus everything you owe. Your income is the tool. Net worth is the goal. Even if it's negative right now, knowing the number is how you start changing it.

■ $\text{Assets} - \text{Liabilities} = \text{Net Worth}$. Calculate it today.

04

Your Monthly Cash Flow

Money in. Money out. What's left?

Cash flow is the difference between what comes in and what goes out every month. Positive cash flow = breathing room. Negative = you're slowly sinking. You need to know which one you are.

■ $\text{Income} - \text{Expenses} = \text{Cash Flow}$. Negative? That's where we start.

05

Your Savings Rate

The percentage that builds your future.

Savings rate = how much of your income you actually keep. Even 5% matters. The goal is 20%+ over time. Automate it so it's not a decision — it's a system.

■ $\text{Savings Rate} = (\text{Monthly Savings} \div \text{Monthly Income}) \times 100$.

Ready to know ALL your numbers?

Come curious. Leave with clarity.

[Book Your Free Consult](#)