



Playing “What if?”

Playing “what if?” with household finances means testing different financial scenarios to see how changes will affect your future net cash flow. For example: *What if* income drops, expenses rise, or you pay off a loan early?

In short, playing “what if?” is a way to forecast outcomes, reduce risk, and plan smarter by exploring how different choices impact your financial situation before you commit to a decision.

“What if?” scenarios could include:

- Can I handle the loan payments for a new car?
- If we have a baby, can we afford to lose an income during maternity leave? Will we be able to afford child care? Or the permanent loss of an income?
- Can I afford to switch to a different job that I love, but would pay less? What if it pays more?
- How much can I pay each month on a debt snowball?
- How much can I put aside each month to cover my ongoing prescription costs?
- I need to keep my wardrobe up to date for my job. How much can I put aside each month for clothing?
- I’m going to a friend’s wedding next year in Hawaii. How much can I set aside for the trip?

The easiest and safest way to play “What if?” with your household finances is to:

1. [Clone your cash plan.](#)
2. Play “What if?” in the cloned cash plan.
3. [Delete the cloned cash plan.](#)
4. If you made any decisions while playing “what if?”, make the needed changes in your live cash plan.