

**Figure 3: John and Jess' Money Flow Chart**

Separate income, assets, and liabilities: Income: \$120K, Assets: \$50K (savings), \$150K (401(k)), and \$25K (529s), Liabilities: \$250K (mortgage)

Separate income, assets, and liabilities: Income: \$60K, Assets: \$1K (savings), Liabilities: \$2K (credit cards)

