**Instruction:** Let's start with a few questions:

1) Do you know how much money you have in your personal bank account?
2) Do you know how much money you need to earn monthly to cover basic expenses?
3) Would you bake a cake without ensuring you had the ingredients first?
4) Would you wake up one morning and decide to go on an overseas holiday that evening without any planning or hotel bookings?
5) Would you just buy a car randomly without first investigating fuel consumption, insurance costs and if you can afford it?