

## STEP 2 SPENDING RATE

We ask you to provide us with details of all of your monthly bills, food and other fixed expenditure. We also want to know how much money you spend on travel, treating yourself, holidays, interests, etc

## STEP 1 LET'S TALK

What's this all about? Are you on track financially to do the things that you really want to do?

We can help you build a route to get you to where you want to really be, be it reducing your working hours, starting a new interest, doing something for your community, a career break or just wanting to enjoy life more.

We will ask you a range of questions to help establish a better understanding of your situation.



## STEP 3 INCOME FORECAST

Commonly known as a cash flow reports. We can build a tailored report which based on your assets, liabilities, money in and money out if you are financially on or off track to get to where you want to be. This can the help you to know how much risk you need to take on your investments, if you need to increase the monies that you are saving and investing. Ultimately it's peace of mind.

## STEP 4 REVIEW AND PLAN

We will meet with you once a year for a catch up on you, to review the last 12 months and to monitor the financial plan.

***“Do you know where you’re going to? Do you like the things that life is showing you? Where are you going to? Do you know?” Diana Ross***