



# PERSONALISED FINANCIAL PLAN

Step 1 | Write down your top five most important expenses

1.

2.

3.

4.

5.

Step 2 | Develop a five year plan

Year 1

Year 2

Year 3

Year 4

Year 5

Step 3 | Decide where you want to invest in the future

#1

#2

#3

Step 4 | Determine the size of your emergency fund

Step 5 | Where will you find motivation?