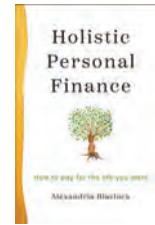


# Holistic Personal Finance Cheat Sheet



Can you afford the life you want? This Cheat Sheet tells you how.

Yes you can! We all know wealth doesn't grow on trees; you need a plan to make it happen. Not one written by some so-called expert who doesn't know anything about you or your life. You are capable of developing your own plan for spending, saving, and sharing your way to the life you want.

## 1. Develop a compelling vision of your future

There is no doubt that thinking beyond this moment is difficult. But you could live a very long time, and if you don't want to spend your retirement living in a cardboard box eating cat food, you need to see a future that helps you make wise choices.

## 2. Set some goals that help you get there

Knowing what kind of future you want helps you plan out how to get there. For example, you won't be walking the 500-mile (790 km) Camino De Santiago if you don't prepare. You need to save some money, get into good physical shape, and get the right gear. Knowing that helps you leave your money in the bank, pizza on the plate, and choose a high-quality pair of hiking boots.

## 3. Don't budget, plan your spending instead

No one likes a rigid budget telling you what you can and can't do. With your vision in place, you plan to spend money in pursuit of that future. You get to choose whether lattes and lunches are worthwhile expenditure.

## 4. Monitor and Control

A plan is no use unless you stick to it. This means you have to track your spending to see if you're sticking to it. If it turns out you aren't, you need to do something about it - cut back or change your plan. Whatever's right for you, as long as you choose, not just drift off target.

## 5. Review Annually

It is the nature of life to change. What worked when you were 20 probably won't work at 30. Check your vision, goals, and spending plan each year to make sure they still work.

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