

BUDGET & CASH FLOW ENHANCER

How much money you have coming in to your bank account and how much you're spending is a basic financial concept. However, each individual's approach to spending is extremely personal.

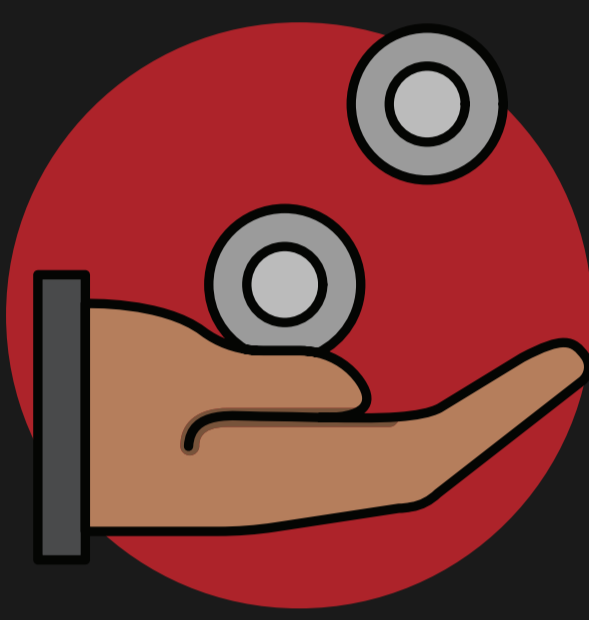
While we all need to cover the every-day basics and save for the future, it's also important to be able to spend on other things that bring meaning to your life.

My Financial Mentors will create a bespoke 'spending strategy' for you, which is carefully tailored around your values and life goals. This helps you and your family live according to what's truly important to you.

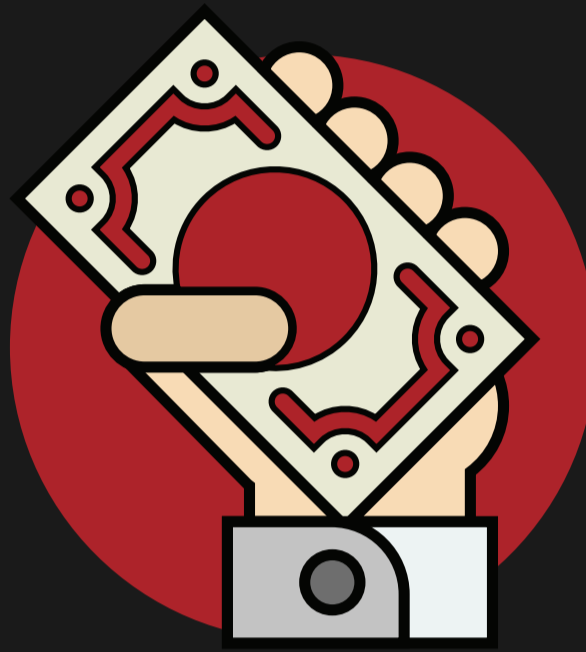
CURRENT BUDGET CREATION

Firstly, we'll discuss your income, spending and current budget. We will also assess your assets, such as property, super and investments, and liabilities, such as any debt

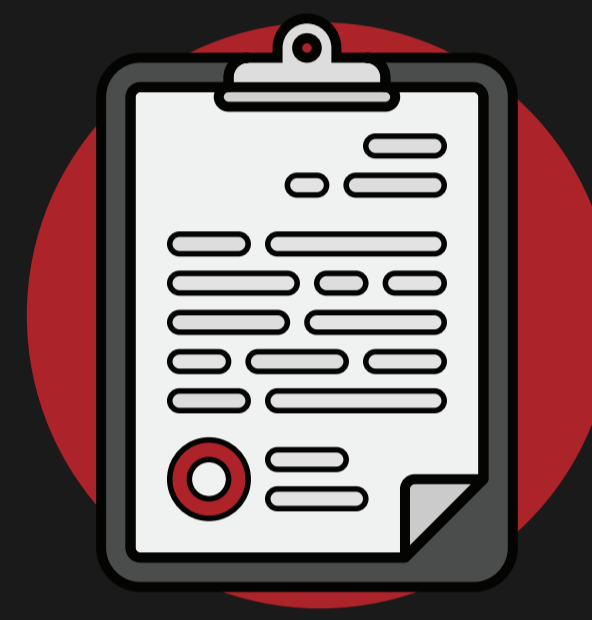
BASED ON:



Income



Spending



Budget

ASSETS

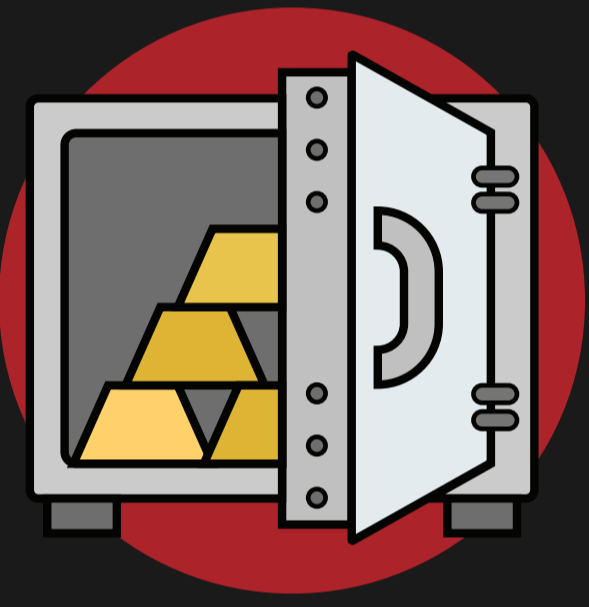
LIABILITIES



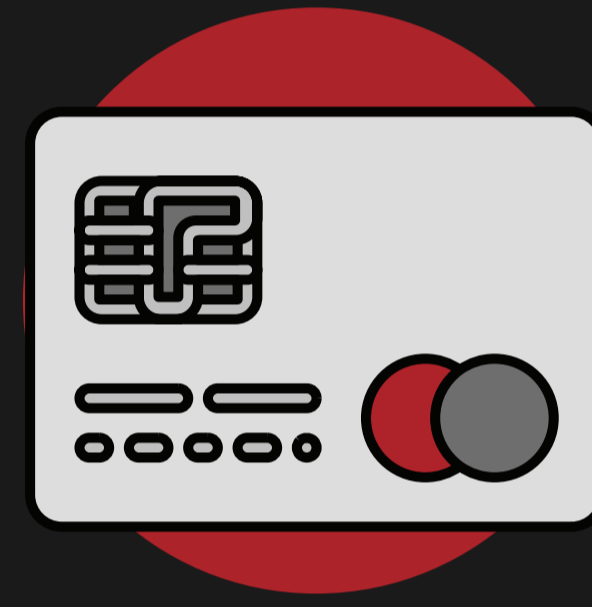
Property



Super



Investments



Debts

THE MOTIVATIONS & OBSTACLES OBSERVER

Then we'll discover more about you: What's really important to you and what brings you joy in your life? What are your dreams and goals for the future?

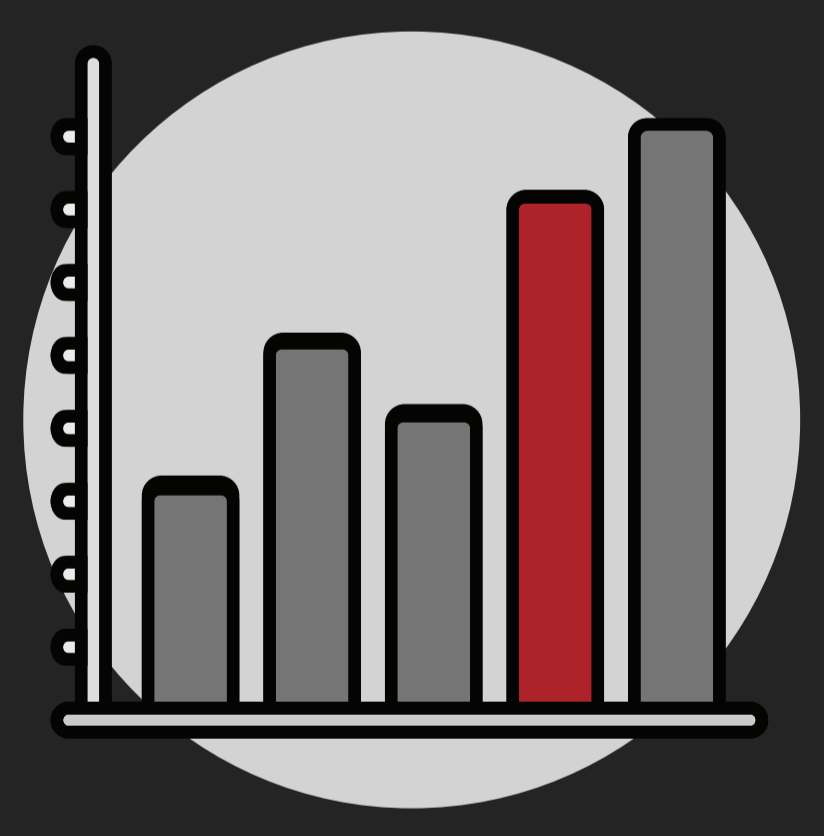
At this stage, we may need to discuss some trade-offs: Could you make lifestyle changes in order to spend less? Or could you generate more income to fund your goals? We'll explore all the options.



Life Values



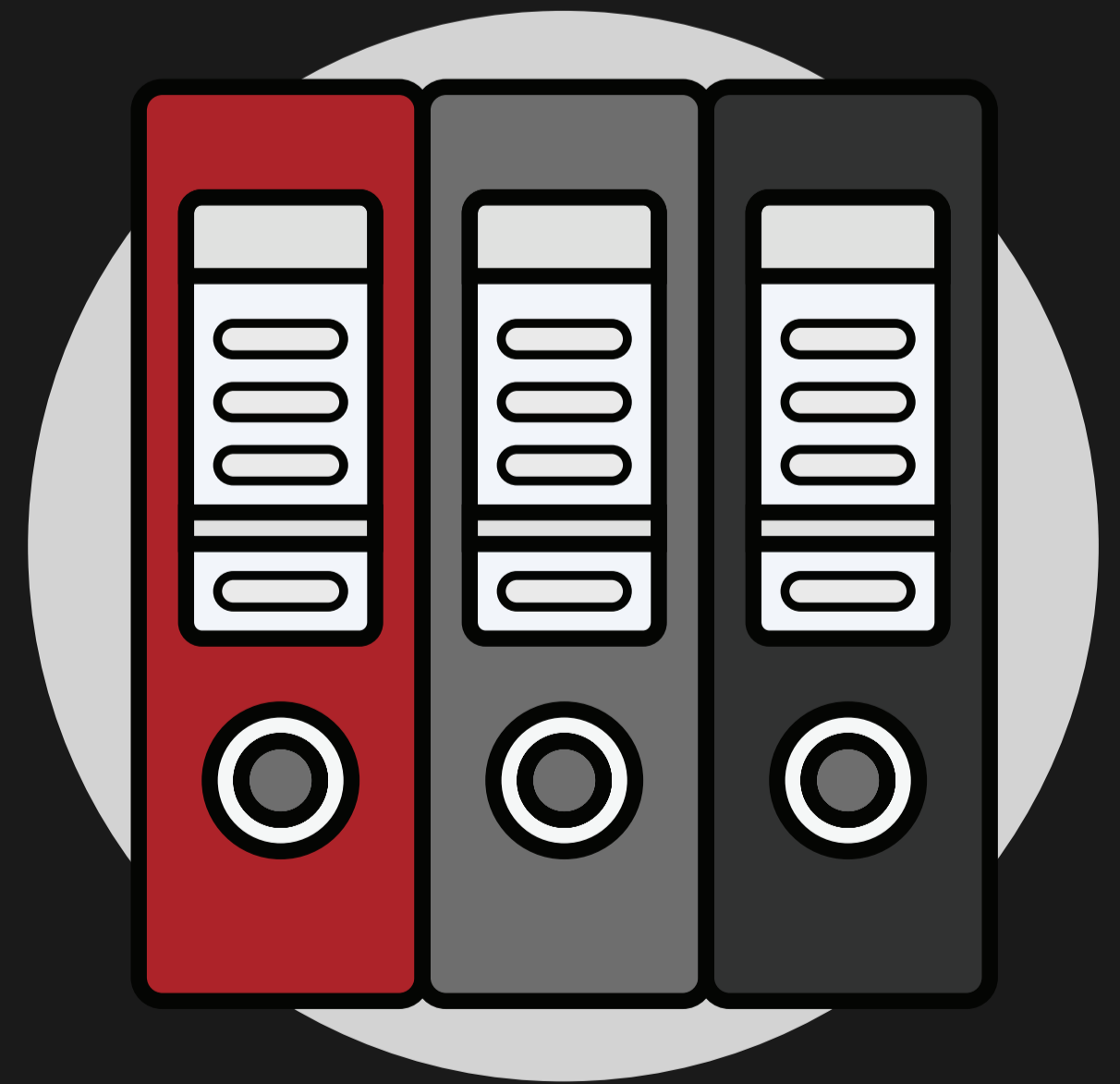
Goals



Priorities & Tradeoffs

PLAN IMPLEMENTATION

ACCOUNTABILITY COACHING



Then we'll work with you to transform your budget into a "Spending Strategy". This is a plan just for you – designed to ensure you can live the life you want to now, while also achieving your future goals.

We'll help you stay on track through regular accountability meetings. We will review your spending strategy, check that it remains relevant, discuss any challenges and make any required changes, as your situation and family changes.