

Your written financial plan

Having a written financial plan could help you be clear on your priorities and have a sense of whether you're on track to achieve your financial wellbeing goals.

This template will help guide you through the process. You'll see from the questions that a financial strategy only forms part of a written financial plan. What's more important is whether what you'll do gives you happiness and purpose.

Part 1: Track your finances

What's your monthly net household income?

How much do you have outstanding in unsecured debt?

How much do you have at the end of each month?

How much are you putting into long-term savings each month – include employer and government contributions?

How much do you (and your partner, if applicable) currently have saved in long-term savings – your pensions for example?

Given how much you have in short-term savings accounts, how many months could you live without income?

**Below are popular long-term financial goals.
Are any of these goals important to you too?**

	Yes	No
To pay for personal development (for example go to university / school / learn a skill)	<input type="checkbox"/>	<input type="checkbox"/>
To be better off than my peers	<input type="checkbox"/>	<input type="checkbox"/>
Experience the excitement of investing	<input type="checkbox"/>	<input type="checkbox"/>
Start a new business	<input type="checkbox"/>	<input type="checkbox"/>
Buy a house	<input type="checkbox"/>	<input type="checkbox"/>
Help pay for my kids' college education	<input type="checkbox"/>	<input type="checkbox"/>
Stop working and do something I love	<input type="checkbox"/>	<input type="checkbox"/>
Go on a dream holiday	<input type="checkbox"/>	<input type="checkbox"/>
Relocate in retirement	<input type="checkbox"/>	<input type="checkbox"/>
Care for my aging parents	<input type="checkbox"/>	<input type="checkbox"/>
Give to charity or other causes I care about	<input type="checkbox"/>	<input type="checkbox"/>
Feel secure about my finances in retirement	<input type="checkbox"/>	<input type="checkbox"/>
Feel secure about my finances now	<input type="checkbox"/>	<input type="checkbox"/>
Leave an inheritance to my loved ones	<input type="checkbox"/>	<input type="checkbox"/>
Retire early	<input type="checkbox"/>	<input type="checkbox"/>
Pay for future medical expenses	<input type="checkbox"/>	<input type="checkbox"/>
Not be a financial burden to my family as I grow older	<input type="checkbox"/>	<input type="checkbox"/>

Part 2: Where you’re coming from and where you might go

Please note down up to three occasions when you were really happy.

When answering this question, think about the things that made you feel truly relaxed or happy. And think about the things that made you feel engaged, competent or useful.

Please note down a minimum of three things that give you happiness and three things that give you purpose currently.

Happiness:

Things that make you feel happy or relaxed

Purpose:

Things that make you feel competent, engaged or useful

Now thinking of finances, please write down up to 10 items that you’re currently spending a lot of money on (essentials and non-essentials) and what needs these items satisfy. Also ask yourself whether that need contributes to the things and experiences that give you a sense of happiness and purpose.

Item bought	Needs satisfied	Happiness / purpose

Picture it – on Thursday 27 November 2035, you’re aged

Where would you like to be?

What will you be doing?

Who will you be with?

What do you have planned for the upcoming weekend?

What do you think might give you happiness and purpose in 20 years' time?

What long-term investment goals might you have, considering what gives you purpose and happiness now and what might give you purpose and happiness in the future?

Financial plan, last updated

One of the most useful ways to help you plan and prepare to save for your preferred lifestyle in the future is to use digital tools such as our **Retirement Planner**. You can get a forecast of your likely pension income to help plan and weigh up options for retirement.

If you have access to an online pension account service you could activate your account, if you haven't already done so, and sign in to explore what you could achieve by making small changes. You might also have access to a modelling tool in your online account – letting you pull financial levers and undertake 'what if' analysis before committing to an action.

You should speak to a financial adviser in the first instance if you need advice about your investments. There's likely to be a charge for this. If you don't have a financial adviser, you can find one in your area by visiting **MoneyHelper**, or find out more about advice services supported by Aegon by visiting **Origen**.

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