



1



2



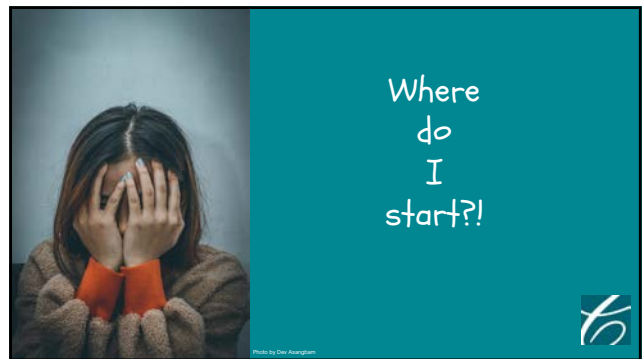
3



4



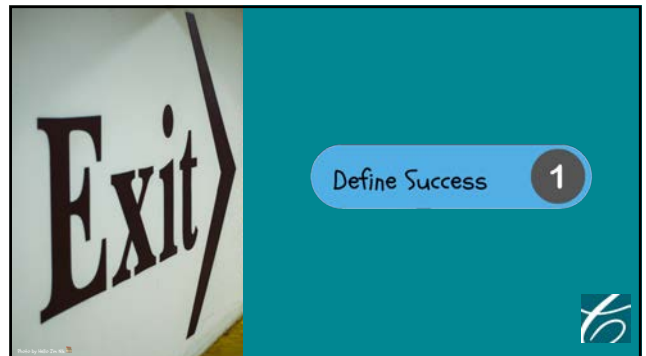
5



6



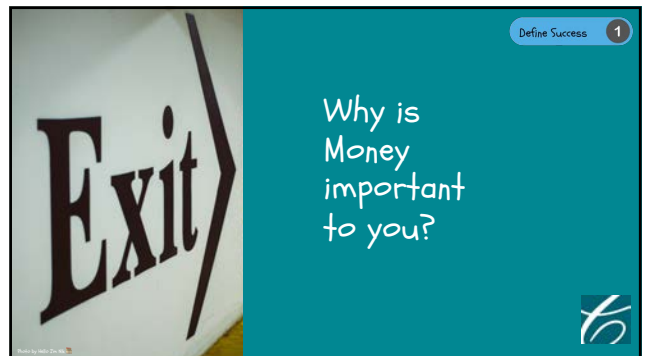
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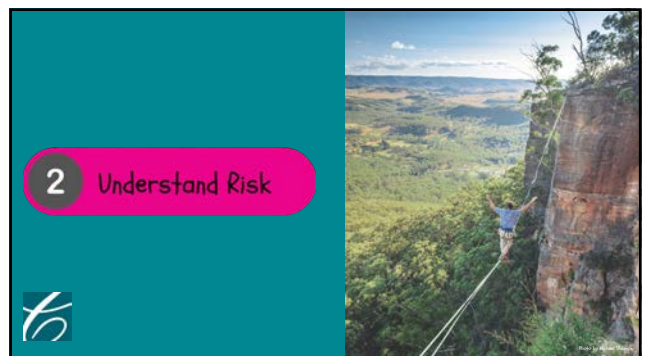
9



10





11



12

2 Understand Risk


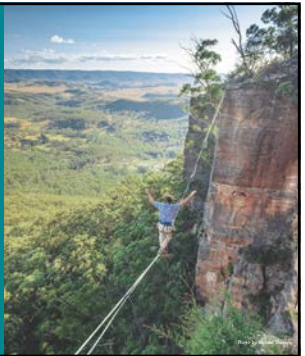
You take risks every day



13

2 Understand Risk



Appetite for Risk Vs Capacity for Loss



14



2 Understand Risk

Why is it important?



15



Know your Numbers 3



16

Know your Numbers 3



Your Personal Balance Sheet




17

Know your Numbers 3

List all your assets with values



18



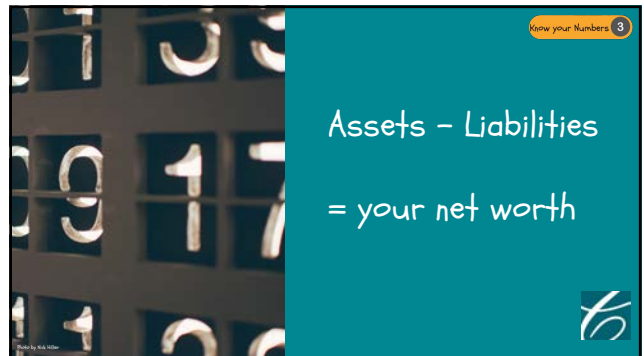
Know your Numbers 3

List all your liabilities




Slide 19 features a teal background with a grid of numbers on the left. The text 'List all your liabilities' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

19



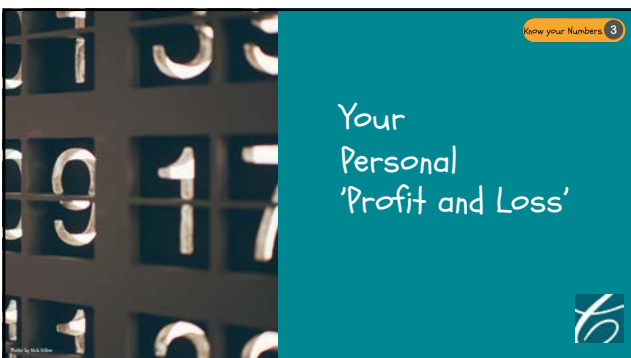
Know your Numbers 3

Assets - Liabilities
= your net worth




Slide 20 features a teal background with a grid of numbers on the left. The text 'Assets - Liabilities = your net worth' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

20



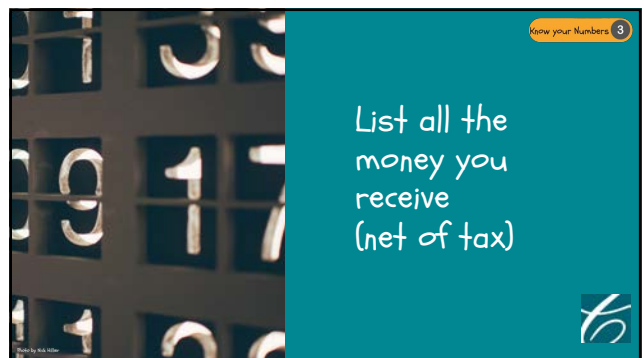
Know your Numbers 3

Your Personal
'Profit and Loss'




Slide 21 features a teal background with a grid of numbers on the left. The text 'Your Personal 'Profit and Loss'' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

21



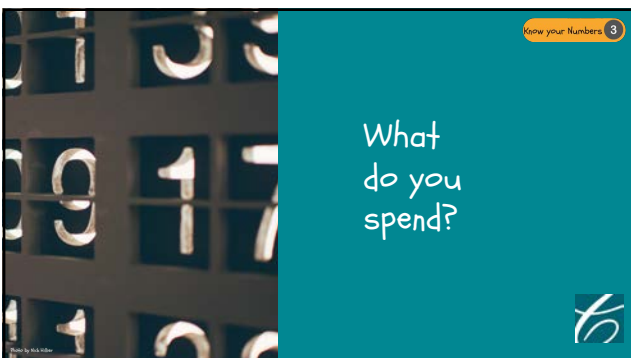
Know your Numbers 3

List all the money you receive
(net of tax)




Slide 22 features a teal background with a grid of numbers on the left. The text 'List all the money you receive (net of tax)' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

22



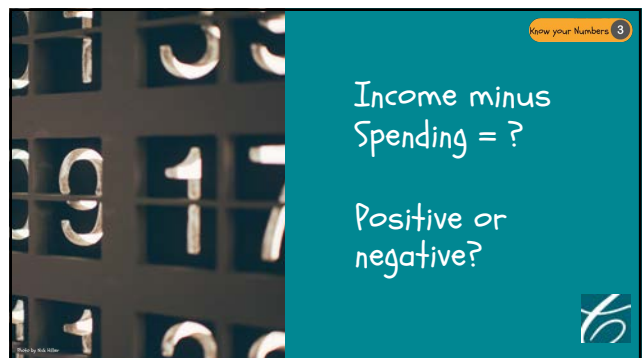
Know your Numbers 3

What do you spend?




Slide 23 features a teal background with a grid of numbers on the left. The text 'What do you spend?' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

23



Know your Numbers 3

Income minus Spending = ?
Positive or negative?



Slide 24 features a teal background with a grid of numbers on the left. The text 'Income minus Spending = ? Positive or negative?' is centered in white. A small orange box in the top right corner contains the text 'Know your Numbers 3'. A logo is in the bottom right corner.

24



25



26



27



28



29



30

6 **Rise and Repeat**

ONE PAGE FINANCIAL PLAN

John and Susan
 Our One Page Financial Plan - as at March 2021

Our Values: Why is Money Important?	<ul style="list-style-type: none"> To support our current and future lifestyle. To enable us to help our children become financially secure. To ensure we want to have freedom to choose. 	
Our Income, Spend & Objectives	Month 12 - 12 months <ul style="list-style-type: none"> Start a pension Go to New Zealand Increase cash reserves Walk 5 days out to sea 	Longer Term <ul style="list-style-type: none"> Move to the South of France Get our children a house deposit Retire the world trip
Where does the Money go?	Priority <ul style="list-style-type: none"> Spending more than income each month Working 6 days, stressed Worried about having no pension 	Priority <ul style="list-style-type: none"> Get income tax Get more out Get pension tax Emergency Cash £5
Programs, Strategies & Plans	<ul style="list-style-type: none"> Get us get an emergency fund of 3 months expenditure Get up monthly pension contributions from the company Get to keeping track of our budget/expenditure 	
Next 6 Months: Action List	<ul style="list-style-type: none"> Increase the regular auto into ISA and pension Increase cash reserves to 6 months expenditure Start paying into a stocks and shares ISA 	

REVIEW THIS PLAN: SEPTEMBER 2021

31

THE COST OF INACTION

What if I...?

- DEFINE -	- PREVENT -	- REPAIR -
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.
7.	7.	7.
8.	8.	8.
9.	9.	9.
10.	10.	10.

32

Hilary's Helpful Hints is Here!

FOR MORE INFO

- cardens.co.uk
- youtube.com/c/HilaryCarden
- hello@cardens.co.uk

33