

My financial health in 2022

Date:

| 1. | WILL & INHERITANCE | YES | NO | PRIORITY | ACTION |
|-----|---|-----|----|----------|--------|
| 1.1 | Do I have a will? | | | | |
| 1.2 | Do I need to update my current will? | | | | |
| 1.3 | Do I know if my parents have a will? | | | | |
| 1.4 | Do I know enough about inheritance tax and potential consequences for myself and my children? | | | | |
| 2 | DEBTS | YES | NO | PRIORITY | ACTION |
| 2.1 | Do I have a mortgage? | | | | |
| 2.2 | Am I dependent on my partner to cover my monthly mortgage payments? | | | | |
| 2.3 | Do I have credit card debt? | | | | |
| 2.4 | Do I have a clear plan to pay off my credit card debt? | | | | |
| 2.5 | Do I have any other debt? | | | | |
| 3 | INSURANCE | YES | NO | PRIORITY | ACTION |
| 3.1 | Do I have life insurance? | | | | |
| 3.2 | Does my partner have life insurance? | | | | |

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|----------|--|------------|-----------|-----------------|---------------|
| 3.3 | Can I pay my mortgage monthly payments in case of loss of income? | | | | |
| 4 | PENSION PLAN(S) | YES | NO | PRIORITY | ACTION |
| 4.1 | Am I clear on how I see my life upon retirement? | | | | |
| 4.2 | Do I know at which age I would like to retire? | | | | |
| 4.3 | Am I satisfied with my current pension provisions? | | | | |
| 4.4 | Do I know which pension plans I have, where and how much pension I accumulated so far? | | | | |
| 4.5 | Do I know how much money I expect in my current pension plan(s)? | | | | |
| 5 | SAVINGS & BUDGETING | YES | NO | PRIORITY | ACTION |
| 5.1 | Do I know how much savings I have? | | | | |
| 5.2 | Am I satisfied with the size of my savings? | | | | |
| 5.3 | Do I have clear saving goals? | | | | |
| 5.4 | Do I have an emergency fund? | | | | |
| 5.5 | Do I receive income from my savings? | | | | |
| 5.6 | Do I have a monthly budget for spending (or saving)? | | | | |
| 5.7 | Is my budget a useful tool which maximizes my savings? | | | | |
| 5.8 | Do I manage to stay within my budget? | | | | |

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| 5.9 | Do I revisit my expenses regularly ? | | | | |
| 7 | TAX | YES | NO | PRIORITY | ACTION |
| 7.1 | Do I understand the local tax system? | | | | |
| 7.2 | Do I know how much tax I am currently paying? | | | | |
| 7.3 | Am I sure I am not paying too much tax? | | | | |
| 8 | BANKING | YES | NO | PRIORITY | ACTION |
| | Am I satisfied with my current banking arrangements | | | | |

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|----------|--|------------|-----------|-----------------|---------------|
| 9 | INVESTING | YES | NO | PRIORITY | ACTION |
| 9.1 | Do I have clear investing goals? | | | | |
| 9.2 | Am I satisfied with my current return on investment? | | | | |

MY HIGHEST PRIORITY ACTIONS FOR THE 1ST QUARTER OF 2022

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| 1. |
| 2. |
| 3. |
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MY NEW FINANCIAL HABITS IN 2022

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