**My wealth /**

Option 1 - retirement

Today I am 45 years old. I will be 65 in March 2041.

My current assets are:

Properties:

Stock portfolio:

Pension plans:

In 2041 I will need to have passive income from my investments.

**I have 20 years to build my financial assets and reach my financial independence.**

I will achieve this goal by consistently implementing actions in three areas:

**EARNINGS + SAVINGS + INVESTING**

--------------------------------------------

Option 2 - financial independence

Today I am 25 years old. I will be 45 in March 2041.

My current assets are:

Properties:

Stock portfolio:

Pension plans:

In 2041 I want to be financially independent.

**I have 20 years to build my financial assets and reach my financial independence.**

I will achieve this goal by consistently implementing actions in three areas:

**EARNINGS + SAVINGS + INVESTING**

**Earnings:**

| QUESTIONS / REFLECTIONS | |
| --- | --- |
| What were my total earnings in 2022? |  |
| What is my monthly / annual earnings target for 2023? |  |
| What is my annual earnings target for 2023? |  |
| What are my long-term earnings perspectives:   * Am I in the right industry / profession? * Am I in the right company? * Do I feel I receive what I deserve? |  |
| Does my partner positively contribute to my earnings potential? |  |

**Savings:**

How much savings do I have today?

What is my emergency fund requirement?

Am I satisfied with my rate of saving, which improvements can I implement?

Which saving account will I be using?

Which saving automation will I implement?

* Example 1: which day of the month and how much money will be transferred from which account?
* Example 2: every 3rd client / 4th client revenues will be moved to the saving account?
* Example 3: I will eliminate subscriptions and move this money to the saving account, I will replace spontaneous purchases of ….clothes, sweets, …. by transfers to the saving account

**Investing:**

I will work on my confidence through:

Learning

* I have Investing learning in my agenda for the first Monday of the month.
* I will be reading about investing (when?). This is my list of books:
* I will be listening about investing (when?). This is my list of podcasts:

Community

* Friends who are sharing this vision:
* Communities
* Family ...

Being vocal about it - I will attend events by the Women Investors Club each month :)

My investing goals (examples):

Investing €12.000 on an yearly basis (€1.000 per month), I could accumulate €593.000 within 20 years.

This money would be sufficient for an annual spending of €35.000 for 33 years.

The investment system I will follow:

* I will be using ….. investing platform
* I have Wealth Management booked in my agenda each last Friday of the month.
* I will be applying passive investing strategy investing in the following key indexes:

| TO DO LIST: | |
| --- | --- |
|  |  |
|  |  |
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|  |  |

My financial mantra is….

“All that is invested is good and will return to itself seven times”

"I, (full name, last name), am starting a new relationship with money today.

Money is good, pure, useful and necessary for my prosperity and growth, for my satisfaction and abundance.

Money brings positive things to my life. The success that I experience in life brings money and happiness to me and my loved ones.

I deserve to flourish and have a lot of money.

Money is my friend and the value of my investments in it is growing every day.

Success and money accompany me, here and now.

I ask my parents, grandparents, and ancestors to the very origins of the clan, who had difficulties due to lack of money, to bless me as I choose to live differently.

And I ask my parents, grandparents, and ancestors to inspire me to the very origins of the family, who lived in abundance and prosperity.”