

MONEY RUNGS ©

Self-fulfillment needs

- o sell/transfer your business
- o start a foundation
- o donate to charity
- o educate your grandkids

- o wealth transfer & preservation
- o hire a daily money manager
- o document your life story
- o create a Living Trust

LEGACY

Psychological needs

- o retire by age: ____
- o build retirement balance to: ____
- o max out retirement deposits
- o automate investing
- o create Portfolio Strategy
- o open retirement account(s)
- o automate bill payments

- o dream vacation
- o care for parents
- o pay off mortgage
- o protect myself (LTC)
- o care for parents
- o educate your kids
- o protect family (LIFE)

- o hire a Wealth Manager
- o HECM at 62 (if needed)
- o maximize Social Security
- o buy vacation property
- o home improvements
- o start a (side) business
- o purchase a home
- o save 6 months of cash

LIFESTYLE

Basic needs

- o pay off student loan
- o pay off car loan
- o pay off credit cards
- o increase your credit score
- o educate yourself
- o organize financial records

- o hire a Financial Advisor
- o set up monthly investing (long-term)
- o save 3 months cash reserve
- o commit to a MONEY PLAN (spending)
- o set up monthly savings (short-term)
- o start an emergency cash reserve
- o achieve positive MONEY FLOW

LIVING