



Born between 1983 and 2002, you are currently most likely graduating, starting a career, leaving the nest, committing to a serious relationship, accumulating assets and/or buying your own home. Having said that everyone is unique, which means that your financial road map needs to be tailored to your circumstances, but there are a few basics that ring true for everyone. By providing you with the essential basics, a detailed financial roadmap, your own accountability partner or financial life strategist, will start you on your journey to financial freedom.

We develop your unique road map by providing all or a combination of the following:

- *Analysing affordability*
- *Creating a realistic budget for start- up and monthly costs*
- *Creative ways to leave the nest when funds are limited*
- *Setting and prioritising goals with achievable timelines*
- *Practical ways on how to build your credit score and how to improve/ maintain this*
- *Understanding debt, interest, costs and payment terms*
- *Advice on contracts/agreements*
- *Your basic financial toolkit and understanding of financial products and services*
- *Practical ways to save for your short, medium and long-term goals*
- *Tax planning*
- *Education planning*
- *Estate Planning*
- *Debt analysis and reduction plans*
- *Advice on implementation*
- *Financial education to empower your decision making*
- *Regular accountability and/or review meetings*
- *Your own financial life strategist*

