SHINY SAGE FINANCIAL

# The Future Planning Checklist

## A Simple Guide to Building Confidence for Tomorrow

Your future is built through the choices you make today. This checklist helps you identify areas to review as you work toward greater financial confidence — a roadmap to help you organize your goals and prepare for the future.

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# Define Your Vision

Before building any financial plan, it's essential to understand what you're working toward. Your vision shapes every decision — from how you save today to how you invest for tomorrow. Take time to reflect on these foundational questions before moving forward.

### • What does financial freedom look like for you?

Define what it truly means to be financially free in your own life — not someone else's definition.

### • What major goals are you working toward?

Identify the milestones that matter most — buying a home, funding education, traveling, or retiring on your terms.

### • Have you identified your short-term and long-term priorities?

Distinguish between what needs to happen this year and what you're building toward over the next decade or more.

### • Are your financial decisions aligned with your future vision?

Review whether your current spending, saving, and investing habits reflect the life you want to create.

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SECTION 2 OF 4

# Build Your Financial Foundation

A strong financial foundation gives you the stability and flexibility to pursue your goals with confidence. These steps help ensure your money is working for you — and that you're prepared when life brings the unexpected.

### Why Your Foundation Matters

Without a solid base, even the best long-term plans can be disrupted by unexpected expenses, debt, or a lack of clear direction. Building your foundation first creates the confidence to grow.

→ · Create and maintain an emergency savings plan

→ · Review your monthly budget and expenses

→ · Reduce unnecessary debt

→ · Understand where your money is going

→ · Build a plan for unexpected events

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# Prepare for Retirement

Retirement may feel far away — but the decisions you make today have a powerful impact on the lifestyle you'll enjoy tomorrow. Whether you're just starting out or nearing the finish line, it's never too early or too late to take stock of your retirement readiness.

### • Know Your Desired Lifestyle

Picture your ideal retirement — where you'll live, how you'll spend your time, and what it will cost.

### • Estimate Your Income Needs

Work with a professional to project how much income you may need to sustain your lifestyle over time.

### • Review Your Retirement Accounts

Check your 401(k), IRA, or other retirement accounts — and make sure your contributions are on track.

### • Create Future Income Streams

Consider additional strategies like annuities, investments, or side income to supplement retirement savings.

### • Review Your Strategy Regularly

Life changes — and your retirement plan should evolve with it. Schedule annual reviews to stay on course.

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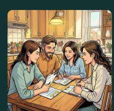
# Protect and Grow Your Future

Building wealth is only part of the equation. Protecting what you've built — and ensuring it continues to grow — requires thoughtful planning around insurance, inflation, and long-term strategy. These steps help safeguard your progress and keep your goals within reach.



### • Review your life insurance and protection needs

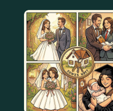
Ensure your loved ones are protected and your financial obligations are covered, no matter what happens.

### • Consider how inflation may impact your future

Understand how rising costs can affect your purchasing power — and plan strategies to stay ahead of it.

### • Explore strategies for long-term growth

Look beyond savings accounts — explore investment options that align with your timeline and risk tolerance.



### • Review your financial plan after major life changes

Marriage, a new home, a child, or a career change — each milestone is an opportunity to update your plan.

### • Make sure your money is working toward your goals

Every dollar should have a purpose. Align your assets with the future you're working to create.

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# Create Your Future Action Plan

Clarity turns intention into action. Use this section to capture your most important goals and commit to the next steps that will move you forward. Keep this page visible — revisit it often as your plan evolves.

1

### My Top Financial Goal

Write your single most important financial priority right now.

2

### My Second Goal

What's the next milestone you're working toward?

3

### My Third Goal

What longer-term aspiration deserves your attention?

## My Next Steps

- ### Schedule a financial review

Set a date to sit down with a trusted advisor and assess where you stand.

- ### Research solutions that fit my goals

Explore the strategies, products, and approaches that align with your vision.

- ### Create a timeline for progress

Break your goals into milestones — and celebrate each one along the way.

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# Your Future Starts With a Plan

> "Planning ahead doesn't mean predicting the future — it means preparing for the possibilities. Small steps today can create more confidence tomorrow."

You've taken the first step by reflecting on your goals, your foundation, your retirement, and your protection. Now it's time to turn that clarity into a personalized plan — one that reflects your values, your family, and your vision for the future.

### Ready to create a plan for your future?

Schedule a complimentary financial review with Shiny Sage Financial and take the next step with confidence.

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