GOAL PLANNING WORKSHEET

My financial goals

Tick the goals that matter to you right now. For ongoing goals, choose how often and fill in the amounts you are aiming for. Your adviser will set them up in the Rhumb app with you.

CLIENT NAME _____ ADVISER _____ DATE _____

01 Cash Flow & Budget Planning

- ☐ **Create a monthly budget** — ONCE-OFF — TARGET DATE _____
- ☐ **Stick to your budget** — ○ Weekly ○ Monthly — *Just tick how often you'll check in.*
- ☐ **Track expenses** — ○ Weekly ○ Monthly — TRACKED EXPENSE AMOUNT PER PERIOD R _____
- ☐ **Cut unnecessary spending** — ○ Weekly ○ Monthly — WHAT WILL YOU CUT BACK ON? _____ AMOUNT SAVED PER PERIOD R _____
- ☐ **Review subscriptions** — ONCE-OFF — TARGET DATE _____
- ☐ **Spend less than you earn** — ○ Weekly ○ Monthly ○ Quarterly — *Just tick how often you'll check in.*

02 Emergency & Short-Term Savings

- ☐ **Emergency savings contributions** — ○ Monthly ○ Quarterly — TOTAL TARGET AMOUNT R _____ CONTRIBUTION PER PERIOD R _____
- ☐ **General savings** — ○ Weekly ○ Monthly ○ Quarterly — TOTAL TARGET AMOUNT R _____ CONTRIBUTION PER PERIOD R _____
- ☐ **Save every payday** — ○ Weekly ○ Monthly — TOTAL TARGET AMOUNT R _____ CONTRIBUTION PER PERIOD R _____

03 Medical & Health Cover

- ☐ **Open a medical aid account** — ONCE-OFF — TARGET DATE _____
- ☐ **Open a gap cover** — ONCE-OFF — TARGET DATE _____
- ☐ **Critical illness (dread disease) cover** — ONCE-OFF — TARGET DATE _____

04 Life & Family Protection

- [ ] **Open a life policy**
  ONCE-OFF
  TARGET DATE _____

- [ ] **Open a funeral policy**
  ONCE-OFF
  TARGET DATE _____

05 Disability & Income Protection

- [ ] **Open a disability policy**
  ONCE-OFF
  TARGET DATE _____

- [ ] **Open an income protection policy**
  ONCE-OFF
  TARGET DATE _____

06 Debt & Credit Planning

- [ ] **Debt repayment**
  ○ Monthly ○ Quarterly ○ Bi-annually ○ Annually
  TOTAL TARGET REPAYMENT R _____
  REPAYMENT CONTRIBUTION PER PERIOD R _____

- [ ] **Vehicle finance repayment**
  ○ Monthly ○ Quarterly ○ Bi-annually ○ Annually
  OUTSTANDING VEHICLE FINANCE BALANCE R _____
  VEHICLE INSTALMENT PER PERIOD R _____

- [ ] **Improve credit score**
  ○ Weekly ○ Monthly
  TARGET CREDIT SCORE _____
  ON-TIME ACCOUNT PAYMENTS PER PERIOD R _____

07 Property & Home Loan Planning

- [ ] **Bond repayment**
  ○ Monthly ○ Quarterly ○ Bi-annually ○ Annually
  OUTSTANDING BOND BALANCE R _____
  BOND INSTALMENT PER PERIOD R _____

- [ ] **Extra home loan payments**
  ○ Monthly ○ Quarterly ○ Bi-annually ○ Annually
  TOTAL EXTRA PAYMENTS TARGET R _____
  EXTRA PAYMENT PER PERIOD R _____

08 Retirement Planning

☐ **Retirement fund contributions**

○ Monthly ○ Quarterly ○ Bi-annually ○ Annually

TOTAL TARGET AMOUNT: R _____

CONTRIBUTION PER PERIOD: R _____

09 Education Planning

☐ **Educational fund contributions**

○ Monthly ○ Quarterly ○ Bi-annually ○ Annually

TOTAL TARGET AMOUNT: R _____

CONTRIBUTION PER PERIOD: R _____

10 Investment & Wealth Creation

☐ **Unit trust contributions**

○ Monthly ○ Quarterly ○ Bi-annually ○ Annually

TOTAL TARGET AMOUNT: R _____

CONTRIBUTION PER PERIOD: R _____

☐ **Offshore unit trust contributions**

○ Monthly ○ Quarterly ○ Bi-annually ○ Annually

TOTAL TARGET AMOUNT: R _____

CONTRIBUTION PER PERIOD: R _____

☐ **Tax-free investment contributions**

○ Monthly ○ Quarterly ○ Bi-annually ○ Annually

TOTAL TARGET AMOUNT: R _____

CONTRIBUTION PER PERIOD: R _____

11 Estate Planning

☐ **Set up a will**

ONCE-OFF

TARGET DATE _____

Notes

_____

_____

_____

_____

_____

CLIENT SIGNATURE _____

ADVISER SIGNATURE _____