

NEXT DECADE PLANNING WORKSHEET

This worksheet is designed to help align your values and aspirations to your financial priorities. At Client First Capital, this can be an important part of the financial analysis process as it will impact cash flow, portfolio liquidity, and distribution strategies.

Name		Date	
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VALUES

List the values that are meaningful to you.

<p>List your top 5 values (use values from the list below, or add your own)</p>	
<p>Additional comments</p>	

Sample list of values:

- | | | | | |
|-------------|--------------|-----------------|---------------|-----------------|
| Achievement | Decisiveness | Friendship | Money | Safety |
| Adventure | Diversity | Generosity | Openness | Security |
| Autonomy | Education | Growth | Order | Self-expression |
| Balance | Environment | Happiness | Peace | Service |
| Challenges | Ethics | Health | Philanthropy | Spirituality |
| Change | Excellence | Helping others | Play | Stability |
| Community | Excitement | Honesty | Pleasure | Status |
| Competence | Fairness | Independence | Power | Teamwork |
| Competition | Fame | Integrity | Privacy | Tradition |
| Consensus | Family | Leadership | Recognition | Variety |
| Cooperation | Flexibility | Loyalty | Relationships | Wealth |
| Creativity | Freedom | Meaningful work | Religion | Work |

BUCKET LIST / ASPIRATIONS

Imagine having a large financial windfall, perhaps through the sale of a business, inheritance, etc. Write down what you would like to do with your time over the next decade in the spaces below.

Purpose-driven work	
Hobbies	
Volunteer work	
Learning	
Travel / relaxation	

PEOPLE

List the people that you want to spend time with, and any specific events/activities/trips, etc. that you would like to do with them.

Spouse or significant other	
Family	
Friends / social groups	

HEALTH & WELLNESS

How do you intend to maintain your health? Use the spaces below to list your plans for self-care.

Physically	
Mentally	
Emotionally	

IMPACT

In the spaces below, describe how you want to make a difference, and note what you would regret if you couldn't do it.

With family	
With friends	
With community or causes	
Other	

PRIORITIES

Imagine that you only have a few years to live. How does having a time constraint impact your answers from the previous sections?

FINANCIAL ALIGNMENT

Now, based on your values, aspirations, and intents from the previous pages, let's define some financial priorities to make the next decade the best possible decade for you. Fill in some "NOW" priorities and some "DECADE" priorities to help guide your planning process.

EXAMPLE	Priority:	<i>Develop a family giving plan</i>		
	Timeline:	<i>1-5 years</i>	Cost:	<i>\$10,000</i>
	Next best step:	<i>Identify charities that support causes that the family is passionate about</i>		

NOW PRIORITIES ► SHORT-TERM, 1-3 YEARS

1.	Priority:			
	Timeline:		Cost:	
	Next best step:			

2.	Priority:			
	Timeline:		Cost:	
	Next best step:			

3	Priority:			
	Timeline:		Cost:	
	Next best step:			

DECADE PRIORITIES ▶ 3-10 YEARS

1.	Priority:			
	Timeline:		Cost:	
	Next best step:			

2.	Priority:			
	Timeline:		Cost:	
	Next best step:			

3	Priority:			
	Timeline:		Cost:	
	Next best step:			

4	Priority:			
	Timeline:		Cost:	
	Next best step:			

5	Priority:			
	Timeline:		Cost:	
	Next best step:			

ESSENTIAL BUDGET PLANNER

Needs (monthly)	Expenses
Rent/mortgage/HOA	
Homeowner's or renter's insurance premiums	
Property tax (if not already included in the mortgage payment)	
Auto insurance premiums	
Health insurance premiums	
Out-of-pocket medical costs	
Life insurance premiums	
Electricity and natural gas bill	
Water bill	
Sanitation/garbage bill	
Groceries, toiletries and other essentials	
Car payment	
Parking and registration fees	
Car maintenance and repairs	
Gasoline	
Phone bill	
Internet bill	
Gifts to Family	
Gifts to Charity	
Other minimum loan payments	
Essential travel	
Other	
Other	
Other	
Total spent on necessities	