FINANCIAL LEGACY BUILDERS

STEP #8
Life & Family Planning

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WHAT IS LIFE PLANNING?

Life planning is the process of aligning your values, goals, and resources to create a future you love and feel confident about.

LIFE PLANNING IS ABOUT MORE THAN MONEY—IT'S ABOUT YOUR WHOLE LIFE.

CLARIFY YOUR VISION

Define what matters most to you and the legacy you want to create.

SET MEANINGFUL GOALS

Create short-term, mid-term, and long-term goals that align with your values.

UNDERSTAND YOUR FINANCIAL PICTURE

Take stock of your income, expenses, assets, and liabilities to know where you stand today.

PLAN FOR WHAT MATTERS

Prepare for life's what-ifs with insurance, emergency funds, and risk management.

BUILD AND GROW YOUR WEALTH

Invest strategically, save consistently, and minimize taxes to grow your financial future.

LIVE WITH PURPOSE AND IMPACT

Make intentional decisions that support your lifestyle, relationships, and community.

THE LIFE PLANNING PROCESS

1. **Discover**
   Understand your values, goals, and current situation.
2. **Analyze**
   Evaluate options and identify opportunities.
3. **Plan**
   Create a customized plan to help you achieve your goals.
4. **Implement**
   Put your plan into action with confidence.
5. **Review & Adjust**
   Life changes—your plan should evolve with it.

THE BENEFITS OF LIFE PLANNING

- **Clarity and Confidence:** Know where you're going and how to get there.
- **Better Decisions:** Align your choices with what truly matters.
- **Financial Security:** Build a strong foundation for today and tomorrow.
- **Peace of Mind:** Be prepared for the unexpected and enjoy today.
- **Legacy and Impact:** Leave a lasting legacy for the people and causes you care about.

Life planning is not just about retiring well—it's about living well every step of the way.

A well-planned life is a life of purpose, freedom, and lasting fulfillment.

MONEY IS A TOOL, NOT THE GOAL.

Think about the life you want—then use money intentionally to build it.

THE RIGHT MINDSET

Money is a resource that gives you choices, freedom, and impact.

- Define what matters most to you.
- Plan intentionally to support your priorities.
- Use money daily to move closer to the life you want.

HOW MONEY HELPS YOU LIVE THE LIFE YOU WANT

1 PICTURE YOUR IDEAL LIFE

What does a great life look like for you? Think about your values, passions, relationships, and dreams.

2 IDENTIFY YOUR PRIORITIES

Choose the people, experiences, and goals that matter most. These are where your money should go.

3 CREATE A PLAN WITH PURPOSE

Build a financial plan that aligns your resources with your priorities—today and in the future.

4 USE MONEY DAILY, INTENTIONALLY

Spend, save, and invest on purpose. Every dollar you use should support the life you want to live.

5 ADJUST & STAY ON TRACK

Life changes—and so will your plan. Review regularly and adjust as needed.

EXAMPLES: HOW MONEY SUPPORTS WHAT MATTERS

FAMILY
Money helps you create memories, support loved ones, and build a strong foundation for the future.

EXPERIENCES
Travel, hobbies, and adventures enrich your life and create lasting fulfillment.

HEALTH
Investing in your physical and mental well-being today leads to a better tomorrow.

GROWTH
Education and personal development open doors to new opportunities.

IMPACT
Give back, support causes, and leave a legacy that reflects your values.

THE TOP 5 QUESTIONS EVERY PERSON NEEDS TO ASK THEMSELVES

The answers can help you make better decisions and build the life you want.

1 WHAT DO I VALUE MOST?

Identify what matters most to you—your priorities, beliefs, and what brings you fulfillment.

Why it matters:
Your values should guide your goals and how you use your money.

2 WHAT LIFE DO I WANT TO LIVE?

Picture your ideal life—your relationships, experiences, lifestyle, and the legacy you want to leave.

Why it matters:
A clear vision gives your money purpose and direction.

3 WHERE AM I TODAY?

Understand your current financial picture—income, expenses, assets, liabilities, and net worth.

Why it matters:
You can't plan for the future if you don't know where you stand now.

4 WHAT ARE MY GOALS?

Define your short-term, mid-term, and long-term goals—both financial and personal.

Why it matters:
Goals help you stay focused and measure progress over time.

5 WHAT PLAN WILL GET ME THERE?

Build a plan that aligns your goals, resources, and risk tolerance—and review it regularly.

Why it matters:
A plan turns your goals into action and helps you adapt to life changes.

Great financial decisions start with honest questions. Take time to reflect, plan intentionally, and take action toward the life you want.

DESIGN THE LIFE YOU WANT.
LET A LIFE COACH HELP YOU GET THERE.

A life coach helps you gain clarity, overcome obstacles, and create a plan that aligns your money with your purpose.

HOW A LIFE COACH CAN HELP YOU

CLARIFY YOUR VISION
Define what a meaningful life looks like for you—your values, passions, and legacy.

SET PURPOSEFUL GOALS
Turn your vision into actionable goals that inspire you and guide your daily decisions.

OVERCOME LIMITING BELIEFS
Identify and break through mental, emotional, and behavioral barriers that hold you back.

CREATE ACCOUNTABILITY
Stay on track with support, encouragement, and consistent accountability.

ALIGN LIFE AND MONEY
Ensure your financial plan supports the life you truly want to live—today and in the future.

WHY A FINANCIAL PURPOSE STATEMENT MATTERS

A Financial Purpose Statement is a clear, written declaration of what you want your money to do for you.
It becomes your guidepost for every financial decision.

KEEPS YOU FOCUSED	Helps you stay aligned with what matters most, even when distractions arise.
GUIDES BETTER DECISIONS	Provides a clear framework for saying "yes" to opportunities that align and "no" to those that don't.
BUILDS FINANCIAL CONFIDENCE	Reduces stress and second-guessing by giving your money a clear purpose.
STRENGTHENS RELATIONSHIPS	Ensures your money supports the people and experiences that matter most.
DRIVES LONG-TERM FULFILLMENT	Helps you create a legacy and a life of purpose, not just a life of accumulation.

A life coach helps you design the life you want.

A financial purpose statement helps you use your money to build it.

Clarity. Purpose. Plan. Action.
That's how you create a life of meaning and impact.

MAKE DIFFICULT CHOICES WITH CLARITY AND CONFIDENCE

When your plan is clear, tough choices get easier.

SCENARIO

You're 45 years old. You have $80,000 in retirement savings and an extra $10,000 to use.

Do you take the dream vacation now, or invest it to secure your future?

CHOICE 1: DREAM VACATION

Spend $10,000 on a once-in-a-lifetime vacation today.

- Creates amazing memories
- No impact on your future savings

POTENTIAL IMPACT

Feels great today, but doesn't move you closer to long-term financial security.

VS.

CHOICE 2: RETIREMENT CATCH-UP

Invest $10,000 in your retirement savings today.

- Potential 7% average annual return
- Invested for 20 years until age 65
- Estimated growth to **$38,697***

POTENTIAL IMPACT

Stronger financial future and more choices in retirement.

HOW DOING THE WORK HELPS

CLARIFIES PRIORITIES
You know what matters most and how it fits into your bigger plan.

WEIGHS SHORT-TERM VS. LONG-TERM
You can see the real impact of today's choices on your future.

REDUCES REGRET
Make decisions that align with your values and long-term goals.

BUILDS FINANCIAL CONFIDENCE
You feel good about your decisions because they support your future.

KEEPS YOU ON TRACK
Every decision becomes a step toward the life you want.

THE DECISION GUIDE

There's no right or wrong choice—only what's right for your plan.

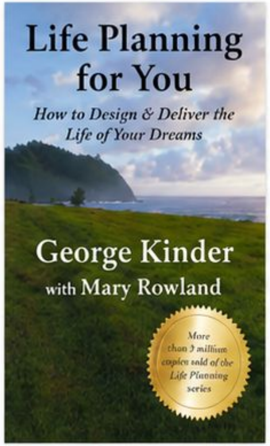
When your plan is clear, every choice you make moves you closer to the life you want.

THE 3 BEST BOOKS TO READ ON LIFE PLANNING

Timeless strategies to help you design a meaningful life and make the most of your money.

1 LIFE PLANNING FOR YOU

A GUIDE TO CREATING THE LIFE YOU REALLY WANT



By George Kinder with Mary Rowland

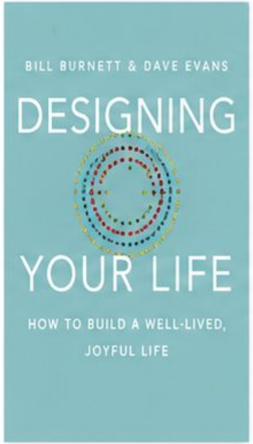
A timeless classic that helps you clarify what matters most and create a plan around your values and dreams.

Key Takeaways

- ✔ Clarify your life purpose and core values
- ✔ Align your time and money with what matters most
- ✔ Create a life plan that guides daily decisions

2 DESIGNING YOUR LIFE

HOW TO BUILD A WELL-LIVED, JOYFUL LIFE



By Bill Burnett & Dave Evans

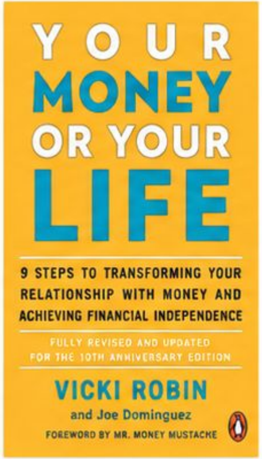
A practical guide to creating a life that is fulfilling and uniquely yours.

Key Takeaways

- ✔ Use design thinking to create your ideal life
- ✔ Clarify what you want
- ✔ Test, learn, and adapt as you go

3 YOUR MONEY OR YOUR LIFE

9 STEPS TO TRANSFORMING YOUR RELATIONSHIP WITH MONEY AND ACHIEVING FINANCIAL INDEPENDENCE



By Vicki Robin & Joe Dominguez

A proven plan to help you take control of your money and your life.

Key Takeaways

- ✔ Understand true financial independence
- ✔ Align spending with your values
- ✔ Build a life of purpose and freedom

Great life planning starts with great insights.

Read. Reflect. Plan. Take action.

BIG BENEFITS

- Clarity on what matters most
- Better decisions with money & time
- A life of purpose and fulfillment

YOUR FUTURE IS IN YOUR HANDS

The best time to plan your life is today.
The next best time is right now.

FIND PURPOSE. LIVE YOUR LIFE.
ON YOUR TERMS.

True fulfillment comes from living a life that is aligned with what matters most to you.

DON'T SETTLE FOR SOMEONE ELSE'S DEFINITION OF A GOOD LIFE.

BEYOND MARRIAGE
A relationship can add meaning—
but it is not the source of your purpose.

BEYOND KIDS
Children can be a blessing—
but they are not your only legacy.

BEYOND FLASHY RETIREMENT
Travel and nice things fade—
fulfillment lasts when your life has meaning.

BEYOND STUFF & STATUS
More money and more things don't guarantee happiness.

GET TO THE ROOT: WHAT DO YOU REALLY WANT?

YOUR PURPOSE
The reason you get up in the morning.

- What lights you up?
- What impact do you want to make?
- Who do you want to serve or inspire?
- What legacy do you want to leave behind?
- What are your gifts and strengths?

When you know your purpose, money becomes **a tool to support your life**—not the goal itself.

HOW TO LIVE WITH PURPOSE

1. **GET CLEAR**
   Take time to reflect on what truly matters to you—apart from expectations, society, or comparison.
2. **DEFINE YOUR CORE VALUES**
   Your values are the foundation of every decision you make.
3. **ALIGN YOUR TIME & MONEY**
   Invest in the people, experiences, and causes that align with your purpose.
4. **CREATE & PURSUE MEANINGFUL GOALS**
   Set goals that move you toward the life and impact you want.
5. **REVIEW & ADJUST**
   Purpose evolves—check in regularly to stay aligned and intentional.

The goal isn't a perfect life. It's a purposeful life. Define it. Design it. Live it.

You weren't meant to just retire. You were meant to live.

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Thank You