

# YOUR BIGGER FUTURE™ PERSONAL FINANCES

## INCOME

## ALLOCATION

### Financial goals

Medium / long term savings and investments for anticipated and unexpected life events, such as moving home, retirement, long term care.

$\frac{1}{3}$

### Fixed costs

Items such as utilities, car payments, the mortgage, regular subscriptions (e.g. TV and gym membership).

$\frac{1}{3}$

### Flexible spending

Everyday living expenses that may vary, such as food, eating out, shopping, hobbies, entertainment, fuel.

$\frac{1}{3}$