

YOUR BIGGER FUTURE™ PLANNED EXPENDITURE

TIME FRAME	EVENT	AMOUNT NEEDED	DATE NEEDED	HOW FUNDED	NOTES
Short Term *	New car	£5,000	2 years	Savings account with bank, building society, or ISA	All allow quick and ready access
	Holidays	£3,000	1 year		
	Frivolities	£2,000	3 years		
Medium Term **	Moving house	£20,000	10 years	ISA / General Investment Account	Only one ISA allowed per person (husband / wife / partner can have one each)
	Major family holiday	£20,000	10 years		
	Childrens' education	£25,000	5 - 10 years		
Long Term ***	Retirement	£500,000	30 years	Pension	Many different types of pension, private and company
	Help children buy first home	£50,000	30 years	ISA / Bond / General Investment Account	
	'Leave work' fund	£100,000	30 years		

* Short Term: 1 - 2 years ** Medium Term: 2 - 10 years *** Long Term: 10 years +