

Where are you?

In the **82%** or the **18%**?

If we fail to plan... then we plan to fail...

This is a very common phrase and I'm sure you have heard it before. Regardless of your age, we all have an 82% chance of failing in the school of personal finance.

So why is this so true?

Why do so many Australians still fail to plan for their financial future, regardless of their age?

We plan, research and save for our:

- first car...
- wedding...
- holidays...
- career...
- first home...
- children's education...

But 82% of us don't plan (financially) for the last 20-30 years of our life!

- Is it because we don't think it will arrive as fast as it actually does?
- Is it because we think we'll 'get around to it' at some point in time?
- Is it because we think we can't afford to start planning for our future?

I'm not exactly sure why we delay this, but it concerns me.

We are living longer!

This means we need a larger bucket of money for when we finish working. Statistics have shown that your superannuation will probably only JUST pay off your mortgage by the time you want to retire. But that leaves very little for enjoying life. This is why 82% of the Australian population end up requiring government assistance.

I don't imagine that this is an exciting or fulfilling way to end your working career. Or what any of us PLAN for.

We have all heard that we could end up having to work until we're 70!

That's because most Australians just don't start thinking about their life after work until it is way too late.

What would it mean to you if you had to work until 70?

We will be fitter, healthier and live longer than our previous generation.

- Instead of spending time with the grandkids - you will still be at work...
- Instead of travelling the world - you will still be at work...
- Instead of helping in the community - you will still be at work...
- Instead of socialising with family and friends - you will still be at work...

And you will probably still be supporting those adult kids of yours because they will fall into the exact same pattern as 82% of us.

No one ever said on their death bed - I wish I had spent more time at work!

So, why don't Australians take their financial future seriously?

Or why do we leave it until a few years before we are ready to retire, when most of us can start this process within the first few years of our working life???

I help people every single day to secure the best possible finance I can get them. I encourage all of my clients to start thinking about getting ahead financially. We talk about investing and post work life financial security - even if YOU'RE 20!

The purpose of being your finance specialist is to ensure you don't become one of the 82%.

Be different to the majority of the population and call us today to see how we can help you plan, research and save for a fun and financially secure future.

