

**YOUR FINANCIAL AND EMOTIONAL  
CONFIDENCE QUIZ RESULT IS**

**AMBITIOUS SPENDER**

According to the Guardian Study of Financial and Emotional Confidence™, our behaviors around money have a big impact on our everyday confidence.

Ambitious Spenders are committed to planning and their own financial success, but often struggle with balancing short-term enjoyment with long-term saving. Setting SMART goals can help keep you confident and on target for both.

**SMART GOAL SETTING FOR THE AMBITIOUS SPENDER**

**S**

**SPECIFIC**

**M**

**MEASURABLE**

**A**

**ACHIEVABLE**

**R**

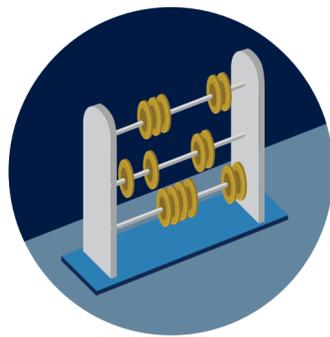
**REALISTIC**

**T**

**TIMELY**

	<b>S</b> SPECIFIC	<b>M</b> MEASURABLE	<b>A</b> ACHIEVABLE	<b>R</b> REALISTIC	<b>T</b> TIMELY
EXAMPLE	I want to buy a second home to retire to.	I will save an extra 10% of my income for the down payment.	With reduced expenses and a strong retirement plan, I can do this.	I will take fewer vacations and rent my second home for part of the year to pay the mortgage.	I will start saving with my next paycheck and set a meeting with a financial professional to discuss my plan.
YOUR GOAL					

**Fill out your worksheet and share with it your financial professional — together you can develop a strategy to make your dreams a reality!**



## CHECKLIST

### HOW TO PRIORITIZE THE LONG TERM

Whatever your goals, long-term thinking is one of the best strategies for reaching them. Here are four steps to start taking the long view on your finances.



#### PROTECT WHAT YOU HAVE

Unexpected life events like illness or job loss are one of the main ways that people are derailed or set back from their financial goals. While the unexpected can't be foreseen, it can be planned for — by prioritizing protection and owning the right insurance.



#### BECOME A WORLD-CLASS SAVER

Saving money is one of the most important habits for reaching your financial goals. Most financial professionals recommend saving at least 15–20 percent of your income each month to be considered a world-class saver.



#### BUILD AN EMERGENCY FUND

An emergency fund is a crucial tool for dealing with unexpected expenses, like medical bills or car repairs. As your first saving goal, set aside six months of expenses. Dip into this fund only for unexpected bills, and always be sure to replenish it afterwards.



#### ELIMINATE YOUR DEBT

Once you've protected yourself from the risk of backsliding, start paying down your debt. Prioritize high-interest debt like credit cards before tackling things like student loans and mortgages.

## REMEMBER, YOU DON'T HAVE TO DO IT ALONE!

Offloading some of your financial stress onto a financial professional can be a great way to make the process of meeting your financial goals a little easier. They can help you make a strategy and hold you accountable to following it.