



YOUR FINANCIAL AND EMOTIONAL
CONFIDENCE QUIZ RESULT IS

DAY-TO-DAY DECISION MAKER

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

Day-to-Day Decision Makers tend to focus on having enough money to enjoy everyday life, but are often overwhelmed with financial stress. Setting SMART long-term goals can help you feel more secure and confident.

SMART GOAL SETTING FOR THE DAY-TO-DAY DECISION MAKER

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SPECIFIC

M

MEASURABLE

A

ACHIEVABLE

R

REALISTIC

T

TIMELY

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIMELY
EXAMPLE	I want to pay down my credit card debt and put the extra money toward savings.	I will eliminate my debt within in a year and put my average monthly payment into savings.	If I budget well and don't use credit for purchases, I can do this.	I will plan out my monthly payments and reserve this amount in my budget.	I will stop using credit cards today and share my repayment plan with a financial professional.
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.