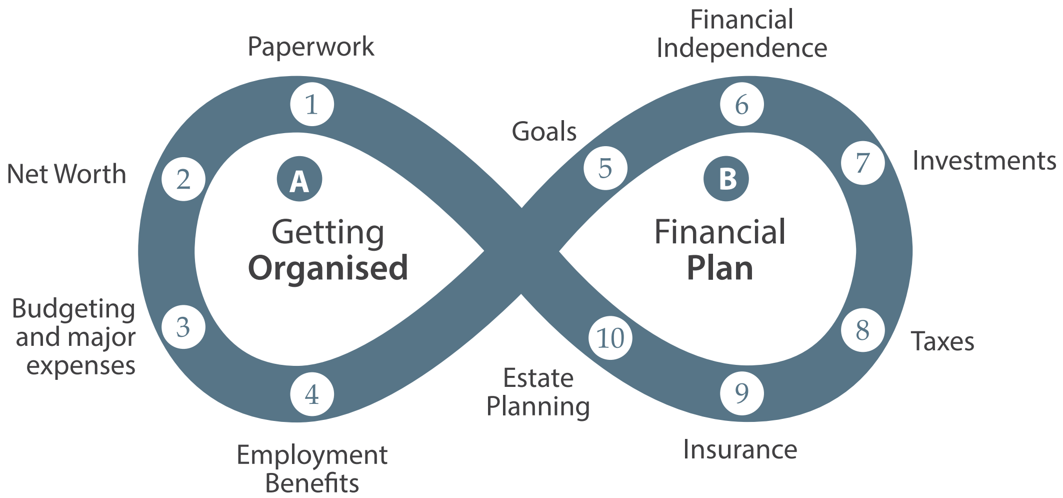
DAY 13: GENERATE YOUR FINANCIAL MAP

Your **financial MAP** is divided into 2 important parts:

- **A** Getting Organised
- **B** Financial Plan



1 Paperwork needed to get ready
Download our 007 list to see what documentation is need Advertisement – myattooh (what it is, how it works) **CLICK HERE to download.**

2 Net worth
Lucky us! We calculated our Net Worth on Day 12.

3 Budgeting and major expenses
This topic was discussed on Day 6. Refer back to Secret 2 of **"The Ordinary Millionaire"** book.

4 Employment Benefits
Any amount your employer contributes towards health- and life insurance or retirement, is money you do not have to spend. Making sure that you understand and take full advantage of your employment benefits is an important way to reduce expenses and plan for the future.

Ask your HR department to send you an updated statement of your Employee Benefits and remember to bring it along to your Financial Advisor.

5 Goals
Remember Day 1? You asked yourself some serious question. Write these goals down and make sure your Financial Advisor know what they are.

6 Financial Independence
This was calculated on Day 2. Would you like to refresh your memory? Watch the video again (hyperlink)

7 Investments
You mastered this on Day 10. Not comfortable with investments, **CLICK HERE** for a "TOM" Advisor. More of a do it yourself kind of guy? **CLICK HERE** for our Invest Academy and we will teach you everything you need to know on investments.

8 Taxes
Taxes are an inevitable part of life. But that doesn't mean there is nothing you can do to lower your share of what is going to the government. It's quite possible to reduce your tax obligations in ways that are both legal and ethical. Every Rand you save through tax planning can be used to fund other goals. Need some tax advice? **CLICK HERE** to talk to one of our TOM Advisors.

9 Insurance
Discussing death and disability hardly ranks as a favorite activity for most people. But failure to plan adequately for the financial consequences involved could mean unnecessary hardship for your loved ones and you. Risk planning is a crucial part of Financial Planning.

It is important to review your Risk Planning every year. If you have not done so, talk to one of our "TOM" advisors to assist you!

10 Estate Planning
This was covered in Day 8. In **"The Ordinary Millionaire"** Book from page 134 – 143, where we discussed Estate Planning in detail.

Do you need expert advice on Estate Planning?

Speak to a "TOM" advisor!

Congratulations! You are on track to your Financial Freedom.