



THE **PLAYBOOK**
TO LIVING YOUR

best life.

 **ELEVATE 5.0**

















PLAYBOOK SUMMARY

It's a new year and time for a new you! Welcome to your personalized financial life goals playbook. This document will provide you with the necessary steps to get on track to Living Your Best Life. Come back to this page and fill out the relevant sections each time you've completed a larger activity further on in your goals book.

**WORD
OF THE
Year
2023**

What's your word of the year?

Choose your word(s) for the year. This will act as your overall theme when setting your goals later on.

 Focus	 Bold	 Audacious
Fearless 	Deliberate 	Growth 
 Opportunity	 Focus	 Freedom
Success 	Clarity 	Action 
 Wealth	 Calm	 Travel
Vision 	Faith 	Abundance 



Name: _____

What does Living Your Best Life look like to you (long-term goals)?

1.

2.

3.

What steps can I take to help me achieve my long-term goals (short-term goals)?

1.

2.

3.



IDENTIFYING & SETTING EFFICIENT FINANCIAL GOALS

Being able to live your best life may seem like an impossible feat, however, with the necessary steps, planning, and dedication, you can be on track to achieving your goals in no time. Getting started is easy, and we're here to help you every step of the way. We've outlined a few tips below to get you started. To begin, learn how you can set S.M.A.R.T goals [here](#).

Start with an audit of your Finances and create the pathway for financial well-being

An audit of your finances is a comprehensive examination of your spending habits, savings, financial goals, and any other money-related matters. Auditing your finances involves the following steps, and it is recommended that you conduct this process once or twice for the year.

Step 1) Set aside a day or two to complete this activity, as it requires focus and commitment.

Step 2) Identify your total income for the month and list your monthly expenses. When this process is completed, if your expenses exceed your income, you should examine where you can reduce non-essential expenses. If you have expenses and also debt, document all your loan payments and explore debt consolidation if possible.

You can also expand your sources of income by researching opportunities through your network of friends, identifying a good business opportunity and establishing a business, or investing in assets that generate additional income.

Tips for examination of personal finances:

- Save your grocery and other receipts.
- Examine your monthly utility bills, e.g. light, cable or water bill.
- Examine your credit card bill or any other personal loan payments. What is the interest rate on each? Explore switching to a credit card with a lower interest rate or get a debt consolidation loan to reduce payments and overall interest rate on your debts.

Benefits of Auditing your Personal Finances

- Save money by identifying unhealthy financial habits and patterns, along with unnecessary spending.
- Helps you to reduce your expenses intentionally. The examination of your expenses may help to reduce your grocery bill, energy consumption or any other non-essential expense that is negatively impacting your ability to save or invest for the future.

- Provides a roadmap to document your financial goals, along with the specific amount of funds dedicated to each goal.

Tips for documenting your financial goals:

- Write down what you are saving or investing now, to achieve your short-term, medium-term or long-term goals.
- An example of documenting your financial goals is detailed below:
 - **Short-Term:** Emergency Fund (3-6 months of your salary). This money can be placed in an interest-bearing savings account or investment product (e.g. Giltedge)


- **Medium-Term:** Car or Educational Goal. Funds can be consistently placed in a JMMB portfolio solution, such as JMMB Wealth Builder or JMMB Graduate Solution.

- **Long-Term:** Retirement or Buying a Property. Your money can be invested in the JMMB Retirement Solution or a JMMB Portfolio Solution.

Now that you've learned the basics of documenting your financial goals, go ahead and fill out the tables below.

LONG-TERM GOALS	BIG GOALS & ASPIRATIONS	TIME FRAME	
		Measure	By When

MEDIUM-TERM GOALS	STEPS LINKED TO LONG TERM GOALS	TIME FRAME	
		Measure	By When



SHORT-TERM GOALS	DRIVES ACTION & BUILDS HABITS	TIME FRAME	
		Measure	By When

CHECK-IN PLAN	FREQUENCY	1	2	3	4
Long-Term Goal					
Medium-Term Goal					
Short-Term Goal					

NOTES:

“
YOU DON'T HAVE
TO BE GREAT TO
GET STARTED,
BUT YOU HAVE TO
GET STARTED TO
BE GREAT
”

LES BROWN





BUDGETING

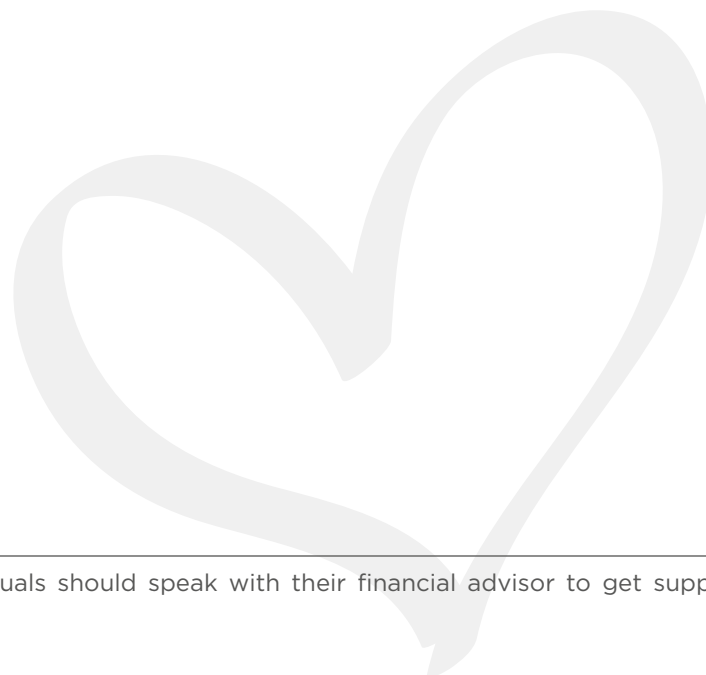
Make living your best life now a possibility by budgeting and staying on track

Budgeting is essential to Living Your Best Life, now. It is important that you put a monthly budget in place that you can stick to, and that will help you to keep on track. A budget is a written plan highlighting your monthly income and expenses (how you will spend your money going forward).

This activity requires you to pay yourself first (savings) and track how you are progressing with your financial goals.

Tips for your Budget and how to stay on track

- Book an appointment for a free JMMB Goal Planning session to help you to determine how much to save for your financial life goals.
- Paying yourself first means that you are contributing to a pension plan and that you intentionally allocate funds for investing or savings. It is recommended that you utilize the remaining funds from your budget to pay for your living expenses and if there is a shortfall in meeting those expenses, it would be prudent to plan to earn additional sources of income.
- Create 10-15 no-spend days for the month. On this day you do not buy anything with either cash or a credit/debit card. The habit of having no-spend days helps you to remain focused and disciplined. Mark your no-spend days on a calendar, in your phone, or in a physical document
- When you create and stick with your budget, it helps you to balance your expenses with income and sets you up to achieve all your financial goals.
- Persons need to compile an annual and monthly budgets to track their financial goals.



MONTHLY BUDGET

MONTH: _____

SAMPLE BUDGET PLAN TEMPLATE

	Estimated	Actual	Difference	Notes
INCOME				
Main Income Source				
Additional Income				
EXPENSES				
Rent/ Mortgage				
Electricity				
Water				
Internet & Cable				
Groceries				
Public Transportation/Gas				
Car Payment				
Other Loan Payment				
Auto Insurance Premiums				
Health Insurance				
Other				
SAVINGS & INVESTMENTS				
Saving				
Investment				
END OF MONTH TOTAL				



“

IT ONLY TAKES
ONE PERSON TO
CHANGE YOUR
LIFE: **YOU.**

RUTH CASEY

”



Investing to Live Your Best Life Now

YOUR BEST LIFE IS CLOSER THAN YOU THINK, **GET STARTED NOW**

Your Financial Life Goals are just within your reach. As a new investor, having a team of experts who support you gives you a significant advantage. Here are a few ways investing can help you build wealth and give you a head start to living your best life:

- [Buying a Home](#)
- [Buying a Car](#)
- [Building Wealth/an Emergency Fund](#)
- [Funding Your Child's Education](#)
- [Planning for Retirement](#)
- [Generating Additional Income](#)
- [Building Generational Wealth](#)

GET STARTED BY OPENING AN INCOME AND GROWTH UNIT TRUST.

Get your start in stocks

Everyone needs to start somewhere. There's something exciting about the prospect of investing in the stock market, especially if you've never done it before. If you're looking for an

easy way to start investing in stocks, we've got the solution for you. **The Income & Growth Fund** offers investors a diversified pool of "blue chip" stock holdings, managed by our skilled management team.

The benefits:

- Potential for above-average returns over the long term
- Earnings are exempt from taxes
- Get easy and convenient access to the stock market

The details:

- The fund is revalued daily
- All income earned and dividends received are reinvested in the fund
- 24/7 access to your account online with JMMB Moneyline
- Start with a minimum of 200 units

You can view our full list of investment solutions available to you at JMMB [here](#). You may also contact our Client Care Centre to speak to a representative at (876) 998-JMMB (5662) or info@jmb.com.

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Tel: 876-998-JMMB
5 6 6 2



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