



Like deciding to lose weight or to run a marathon, achieving financial fitness requires taking small steps towards big goals.

Aligning your personal goals to your values is the first step you should take on your financial fitness journey. Elize Botha, Managing Director of Old Mutual Unit Trusts, shares this and more practical steps for making your dreams a reality.

UNDERSTAND YOUR VALUES

If your goals do not align with your values, you won't achieve them, so make a commitment to honour what you value most.



Write out your top five values that matter the most to you. Remember to include your partner or household in the process.

SET CLEAR, DEFINED GOALS

Once you understand your values, it's possible to set goals. Make sure that they're very specific, measurable in Rand value, achievable, relevant to your needs and are time specific.

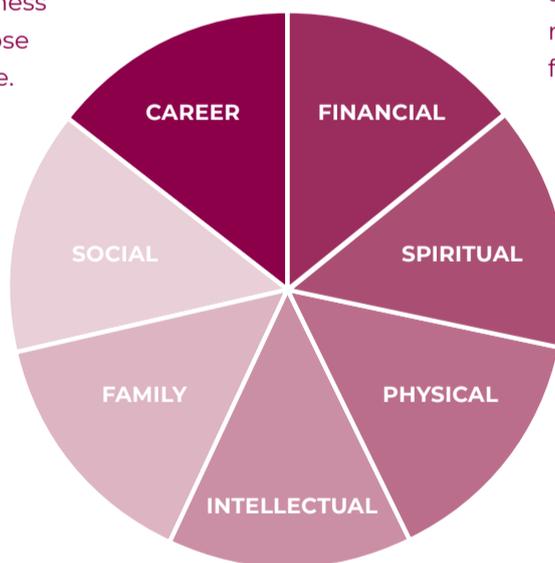


Create a vision board of your goals and visit your vision board as often as possible to remind yourself what you're working towards.

BUCKET YOUR GOALS ACCORDING TO THE WHEEL OF LIFE

The wheel of life is a visual tool to remind us to keep balance in our lives. When creating a financial fitness plan, it's essential not to choose more than five goals at a time. Remember, one goal shouldn't come at the expense of the other.

STEP 03 WHEEL OF LIFE



Bucket your goals according to the wheel of life; namely, the need for security, education and ambition, long term goals, retirement independence and freedom and adventure.

CREATE A PLAN

Now that you have your goals in place, it's time to work on your plan to achieve them. It's time to learn as much as possible about money to make your goals a reality



Google search free courses on money management and investing, like 22seven. Otherwise, find a financial advisor to discuss your vision board and wheel of life to create your own plan.