
0 of 20 done

MARGIN AND SPENDING

- ☐ Calculated last year's average monthly margin
- ☐ Reviewed subscriptions and contracts, cancelled what I do not use
- ☐ Checked I am still saving the share I chose

BUFFER

- ☐ Counted accessible savings against essential costs
- ☐ Topped up the buffer for any change in income or family
- ☐ Confirmed the buffer is separate from everyday spending

DEBTS

- ☐ Listed every debt with its current rate
- ☐ Checked whether I can refinance or overpay the most expensive one
- ☐ Confirmed no debt payment would break me if my income fell

PROTECTION

- ☐ Reviewed what would ruin me and whether it is covered
- ☐ Checked policies still fit (family, home, work)
- ☐ Looked for cover I pay for but could absorb
- ☐ Updated beneficiaries and key documents

INVESTING AND COSTS

- ☐ Added up the total yearly costs of my investments and pension
- ☐ Checked my mix against my target and rebalanced if needed
- ☐ Confirmed my plan for a 30% fall

THE LONG TERM

- ☐ Updated my estimate of retirement income and the gap
- ☐ Listed every pension source, with start ages and contacts
- ☐ Invested in one skill or connection that raises my earning power
- ☐ Set the date of next year's review

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