

PLANNING / BUDGETING

PLANNING / BUDGETING is a new service designed to help **you create wealth.**

People normally don't create wealth because they don't have a plan or they have one but fail to implement it, i.e. *fail to plan = plan to fail*

What we will do for you:

1. Help you establish some realistic and time based goals, e.g. to own a house in 10 years, or have a home deposit saved in 3 years.
2. Help you create a plan that includes all of your income and expenses and identifies your potential savings. We'll also suggest a few ways that will force you to save.
3. On a regular basis help you monitor your success i.e. compare your actual income and expenses against your plan
4. Annually review your position with you and help you create your new goals and plan for the next 12 months.

You can start your PLAN at any time or we can look at it when we do your annual tax return as we will be using much the same information but for a different purpose.

One of the main benefits of this service is it will make you accountable to us for achieving your goals and doing what you said you would do.

At the end of the day we cannot be responsible if you do not saying 'no' to those endless temptations. But what we do know is;

“Until you know where your money goes you can't start to save”.

Next time you are in talk to either Erik or Pete about how they can help **you create wealth.**

Erik has a mantra at CTBS, “I want you to be wealthy so I can charge you more'.... So what are you waiting for?