

# Noel's ACTION PLAN



## MUST DO

"You don't have to be great to start, but you have to start to be great." ZIG ZIGLAR



**Make a list of your financial assets** — this would be property, cash, shares, superannuation etc. Don't include items such as cars and furniture.



**Make a list of all your debts** — include the name of the lender, the interest rate, the repayments, and when you expected the debt to be paid off. If the interest on any of these debts is tax-deductible mark it plainly. Use the calculator on one of the above websites to work out the term.



**Make a list of your income** — this should be quite simple — just use your net take-home pay. Of course, if you have investment income, list it separately.



**List all your expenditure** — broken down into fixed, variable, and discretionary.



**Examine your expenditure and shop around to ensure you are getting the best deals** — including power, phone, internet, insurances, lending etc.



**Make a list of your goals** — for one week, one month, six months, 12 months, five years and 10 years.



**Spend time browsing [www.noelwhittaker.com.au](http://www.noelwhittaker.com.au)** and sign up for Noel's free newsletter while you are there.



**Spend time browsing [www.moneysmart.gov.au](http://www.moneysmart.gov.au)**



**Investigate RAIZ — [www.raizinvest.com.au](http://www.raizinvest.com.au)**

## HIGHLY RECOMMENDED



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