AFRILEAD PRESENTS

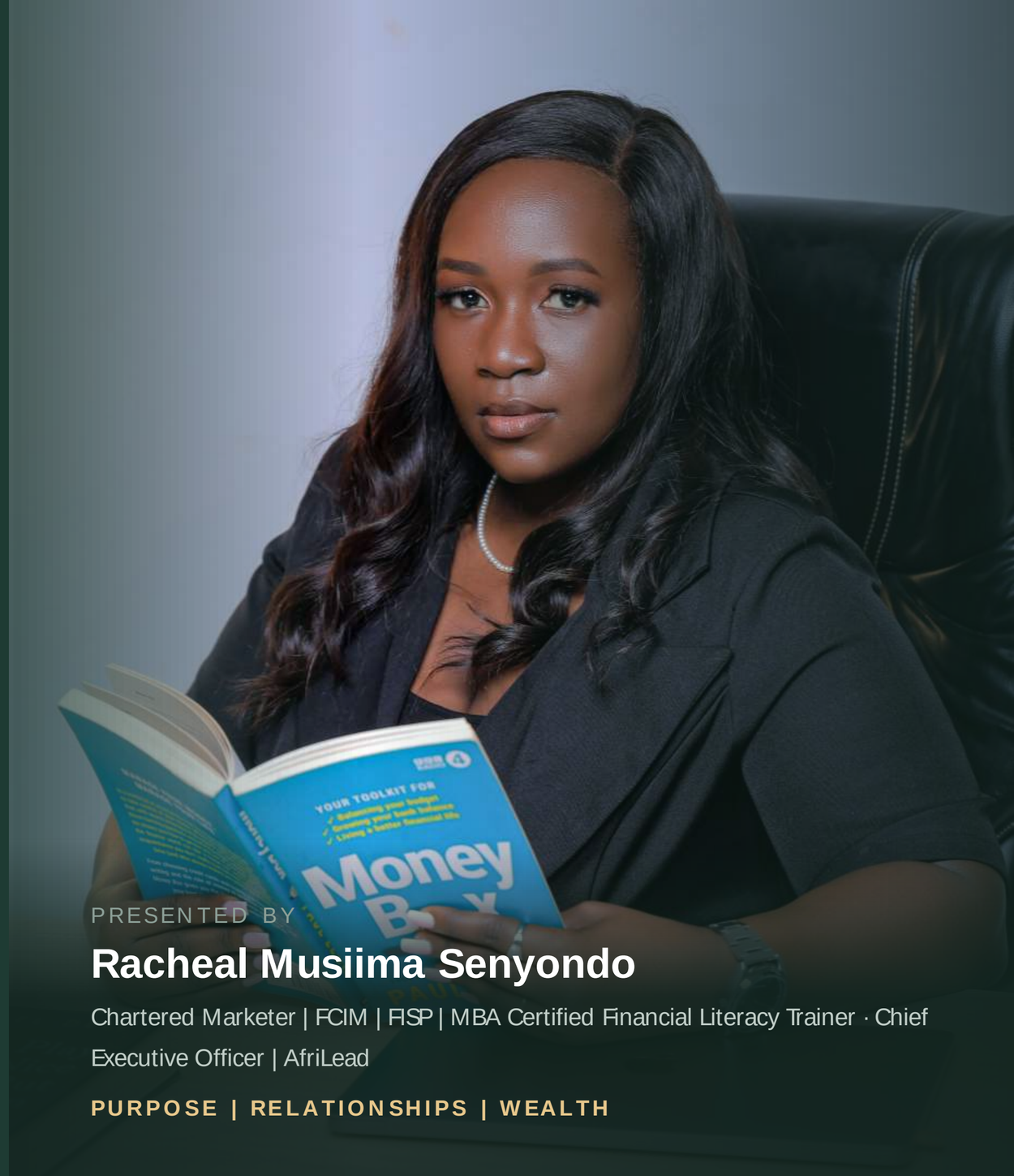
MIND YOUR MONEY

THE FINANCIAL WELLNESS CHECK-UP

How ready is your money for the life you are building?

EARN | PLAN | SAVE | INVEST | PROTECT | TRANSFER

FREE FINANCIAL WELLNESS RESOURCE



PRESENTED BY

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PURPOSE | RELATIONSHIPS | WEALTH

YOUR MONEY MUST BE READY FOR MORE THAN TODAY.

“We often plan our money around the life we have today. But what happens when life changes?”

THE LIFE-TRANSITION PATHWAY

- 01 FIRST JOB
- 02 GROWING FAMILY
- 03 CHILDREN’S EDUCATION
- 04 CAREER CHANGE / JOB LOSS
- 05 RETIREMENT
- 06 AGEING
- 07 DEATH & LEGACY

EVERY TRANSITION CHANGES

- INCOME
- EXPENSES
- RESPONSIBILITIES
- RISKS
- FINANCIAL PRIORITIES

The question is not whether life will change.

THE QUESTION IS

WILL YOUR FINANCES BE READY WHEN IT DOES?

YOUR FINANCIAL WELLNESS CHECK-UP

HOW FINANCIALLY WELL ARE YOU?

Financial wellness begins with knowing where you stand. Score yourself honestly from 1–5.

1	2	3	4	5
CRITICAL ATTENTION	NEEDS IMPROVEMENT	DEVELOPING	STRONG	VERY STRONG

01	**INCOME** Income sources understood; working toward resilience.	/ 5
02	**PLANNING & CASH FLOW** I know where my money goes and plan deliberately.	/ 5
03	**SAVING** Saving consistently for emergencies and future goals.	/ 5
04	**DEBT** Obligations understood; clear repayment strategy.	/ 5
05	**INVESTING** Intentionally building assets toward longer-term goals.	/ 5
06	**PROTECTION** Risks to me and my dependants have been considered.	/ 5
07	**RETIREMENT** Preparing for life beyond active employment or business.	/ 5
08	**LEGACY** Assets and intentions considered for transfer.	/ 5

TOTAL SCORE

_____ / 40

Your score is not a judgement. It is your starting point.

MY THREE PRIORITY AREAS

KNOW YOUR MONEY

WHERE DOES YOUR MONEY GO?

You cannot manage what you do not see.

MONTHLY MONEY SNAPSHOT

MONTHLY INCOME	UGX	SAVINGS	UGX
ESSENTIAL COMMITMENTS	UGX	INVESTMENTS	UGX
LIFESTYLE SPENDING	UGX	PROTECTION	UGX
DEBT REPAYMENTS	UGX	OTHER	UGX

MONEY REMAINING UGX

WHAT DOES YOUR MONEY SAY ABOUT YOUR PRIORITIES?

ONE EXPENSE TO REVIEW

ONE AREA TO INCREASE

ONE HABIT TO CHANGE

> **MONEY FOLLOWS PRIORITIES. MAKE YOUR PRIORITIES INTENTIONAL.**

YOUR FINANCIAL RESILIENCE CHECK

IF YOUR INCOME STOPPED TOMORROW, HOW LONG COULD LIFE CONTINUE?

If your primary income stopped today, approximately how long could your essential household expenses continue?

- ☐ **LESS THAN 1 MONTH**
- ☐ **1–3 MONTHS**
- ☐ **3–6 MONTHS**
- ☐ **6–12 MONTHS**
- ☐ **MORE THAN 12 MONTHS**

MONTHLY ESSENTIAL EXPENSES

UGX _____

CURRENT EMERGENCY RESERVE

UGX _____

CURRENT FINANCIAL BUFFER

Months _____

WHAT COULD INTERRUPT YOUR INCOME?

- ☐ Job loss
- ☐ Business slowdown
- ☐ Illness
- ☐ Family emergency
- ☐ Economic disruption
- ☐ Major expense

WHAT ONE ACTION COULD IMPROVE YOUR FINANCIAL RESILIENCE?

_____

_____

PREPARE FOR THE EXPECTED. PROTECT AGAINST THE UNEXPECTED.

FROM SAVING TO PURPOSE

DON’T JUST SAVE MONEY. GIVE YOUR MONEY A PURPOSE.

Different financial goals require different amounts, timelines and strategies.

FINANCIAL GOAL	TARGET AMOUNT	TARGET DATE	CURRENT AMOUNT	MONTHLY CONTRIBUTION	GAP	NEXT ACTION
EMERGENCY RESERVE						
CHILDREN’S EDUCATION						
HOME						
BUSINESS						
RETIREMENT						
LEGACY						
OTHER						

MY TOP THREE FINANCIAL GOALS

01 _____

02 _____

03 _____

DOES YOUR CURRENT BEHAVIOUR MATCH YOUR FUTURE GOALS?

☐ YES ☐ PARTLY ☐ NOT YET

A goal without a funding plan is only an intention.

PROTECT WHAT MATTERS

BUILDING WEALTH IS IMPORTANT. PROTECTING IT MATTERS TOO.

MY FINANCIAL PROTECTION CHECK

Have I considered the financial impact of:

- ☐ Health emergencies
- ☐ Disability
- ☐ Death or bereavement
- ☐ Children's education
- ☐ Retirement
- ☐ Income disruption
- ☐ Family emergencies
- ☐ Dependants' needs
- ☐ Outstanding debt
- ☐ Estate / legacy

WHO DEPENDS ON MY INCOME?

WHAT RESPONSIBILITIES WOULD CONTINUE?

WHAT HAVE I ALREADY PUT IN PLACE?

WHAT STILL NEEDS ATTENTION?

PROTECTION IS NOT ONLY ABOUT YOU.

IT IS ABOUT THE PEOPLE AND PRIORITIES THAT DEPEND ON YOU.

YOUR LEGACY CHECK

WHAT WILL YOUR MONEY SAY WHEN YOU ARE NO LONGER IN THE ROOM?

Building wealth is one responsibility. Preparing its transition is another.

THE LEGACY READINESS CHECK

- ☐ I know what assets I own.
- ☐ I understand my major liabilities.
- ☐ My important financial documents are organised.
- ☐ Relevant beneficiaries and dependants are known.
- ☐ My family knows where essential information can be found.
- ☐ I have considered succession or estate arrangements.
- ☐ I have had appropriate money conversations with my family.
- ☐ I periodically review my financial arrangements.

MY KEY ASSETS

MY MAJOR FINANCIAL RESPONSIBILITIES

PEOPLE WHO DEPEND ON ME

ONE LEGACY ACTION I HAVE BEEN POSTPONING

WEALTH IS WHAT YOU BUILD. LEGACY IS WHAT CONTINUES.

FROM AWARENESS TO ACTION

WHAT WILL YOU CHANGE IN THE NEXT 90 DAYS?

DAYS 1–30

KNOW YOUR NUMBERS

Review income
Track spending
Review debt
Calculate savings
Identify financial gaps

MY PRIORITY

DAYS 31–60

STRENGTHEN YOUR FOUNDATION

Improve financial planning
Strengthen your buffer
Review saving habits
Clarify financial goals
Review financial risks

MY PRIORITY

DAYS 61–90

BUILD FOR THE FUTURE

Strengthen long-term planning
Review investment goals
Review protection needs
Prepare for retirement
Strengthen legacy planning

MY PRIORITY

EARN → PLAN → SAVE → INVEST → PROTECT → TRANSFER

MY THREE MONEY COMMITMENTS

01 _____ 02 _____ 03 _____

> Small financial decisions, repeated consistently, can change your financial direction.

AfriLead
Empowering African Thought Leaders

FROM FINANCIAL AWARENESS TO ACTION

YOUR FINANCIAL CHECK-UP IS ONLY THE BEGINNING.

Knowing where you stand is the first step. Building a financial plan that reflects your income, responsibilities, goals, risks and life transitions requires intentional action.

FOR INDIVIDUALS

- Financial Wellness Consultation
- Money Management
- Financial Goal Setting
- Saving & Investment Readiness
- Protection & Legacy Conversations

FOR FAMILIES

- Family Financial Wellness
- Parent–Child Money Conversations
- Family Financial Goal Planning
- Protection Conversations
- Legacy Preparedness

FOR ORGANISATIONS

- Employee Financial Wellness Programmes
- Financial Wellness Masterclasses
- Financial Literacy Training
- Staff Money Management Programmes
- Financial Wellness Cohorts

READY TO TAKE THE NEXT FINANCIAL STEP?

BOOK A CONSULTATION

ENROL IN MIND YOUR MONEY

QR CODE PLACEHOLDER

SCAN TO BOOK / ENROL

MIND YOUR MONEY. PROTECT YOUR FAMILY. SECURE YOUR LEGACY.

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