Financial circumstances and goals

In this section, we will ask questions about your financial situation, your plans for the future, and your goals. You may find it helpful to have information about your income and typical spending to hand. You don't have to provide exact figures; rough estimates are fine!

What is the value of your cash accounts?

Include current accounts, savings accounts, cash ISAs and similar accounts. Do not count cash held in investment portfolios or brokerage accounts.

Name	Value

What is the value of your investment accounts?

Include stocks and shares ISAs, general investment accounts and brokerage accounts, but not pensions.

Name	Value	Secured debt

What is the value of your pension accounts?

Only include defined contribution pensions and SIPPs, not defined benefit or final salary pensions.

Name	Va	alue	Secured debt

About your income

Enter information about your current income, and any significant payments you expect in the future. Please provide estimates that are after any taxes or deductions. You don't need to report every minor detail, just summarise your most important cashflows. Estimated or rounded values are fine!

Name	Annual Value	Start date		End date
How certain is this income?			Is this a	guaranteed income?
O Very certain O Quite certain	n Not certain		O Yes	
Name	Annual Value	Start date		End date
How certain is this income?			Is this a	guaranteed income?
Overy certain Quite certain	n Not certain		O Yes	
Name	Annual Value	Start date		End date
How certain is this income?			Is this a	guaranteed income?
How certain is this income? O Very certain O Quite certain	n Not certain	I	Is this a	guaranteed income?
	n Not certain Annual Value	Start date		guaranteed income? End date
Overy certain Quite certain		Start date		
Overy certain Quite certain		Start date	Yes	
Very certain Quite certain Name	Annual Value	Start date	Yes	End date
Name How certain is this income?	Annual Value	Start date Start date	Yes Is this a	End date
Name How certain is this income? Very certain Quite certain	Annual Value		Yes Is this a	End date guaranteed income?
Name How certain is this income? Very certain Quite certain	Annual Value		Is this a	End date guaranteed income?

About your spending

Enter information about your current ongoing expenditure (both essential and non-essential spending), and any important one-off commitments in the future. If you have goals for the future, you can report those here as well. You don't need to report every minor detail, just summarise your most important cashflows. Estimated or rounded values are fine!

Name	Annual Value	Start date	End date
How flexible is this expense?		Are you buy	ing an asset?
Overy flexible Quite flexib	le Not flexible	◯ Yes Ty	/pe:
How important is this expense?			
○ Very important ○ Quite imp	portant \(\rightarrow\) Not imp	ortant	
Name	Annual Value	Start date	End date
How flexible is this expense?		Are you buy	ing an asset?
Overy flexible Quite flexib	le Not flexible	○ Yes Ty	/pe:
How important is this expense?			
○ Very important ○ Quite imp	portant \(\bigcirc\) Not imp	ortant	
Name	Annual Value	Start date	End date
How flexible is this expense?			-
HOW HOMBIO IO THIS OXPOHOU.		Are you buy	ing an asset?
Very flexible Quite flexib	le Not flexible		ing an asset? /pe:
	le Not flexible		

Name	Annual Value	Start date	End date
How flexible is this expense?		Are you bu	ying an asset?
O Very flexible Quite flexible	le Not flexible	○ Yes T	ype:
How important is this expense?			
○ Very important ○ Quite imp	portant Not imp	ortant	
Name	Annual Value	Start date	End date
How flexible is this expense?		Are you bu	ying an asset?
O Very flexible Quite flexible	le Not flexible		ype:
How important is this expense?			
○ Very important ○ Quite imp	portant \(\bigcirc\) Not imp	ortant	
Name	Annual Value	Start date	End date
	Annual Value	Start date	End date
	Annual Value		End date /ing an asset?
Name	_		ying an asset?
Name How flexible is this expense?	_	Are you bu	ying an asset?
Name How flexible is this expense? Overy flexible Quite flexible	le Not flexible	Are you buy	ying an asset?
Name How flexible is this expense? Overy flexible Quite flexible How important is this expense?	le Not flexible	Are you buy	ying an asset?
Name How flexible is this expense? Very flexible Quite flexible How important is this expense? Very important Quite imp	le Not flexible	Are you bu Yes T ortant	ying an asset? ype:
Name How flexible is this expense? Very flexible Quite flexible How important is this expense? Very important Quite imp	le Not flexible	Are you but Yes Tortant	ying an asset? ype:
Name How flexible is this expense? Very flexible Quite flexible How important is this expense? Very important Quite important Name	le Not flexible cortant Not imp Annual Value	Are you but Yes Tortant Start date Are you but	ying an asset? ype: End date
Name How flexible is this expense? Very flexible Quite flexible How important is this expense? Very important Quite important Name How flexible is this expense?	le Not flexible cortant Not imp Annual Value	Are you but Yes Tortant Start date Are you but	ying an asset? ype: End date ying an asset?

What is the value of your non-investible assets?

Non-investible assets include the things you own that you couldn't (or wouldn't) easily sell to fund your expenditure. These include vehicles, properties, businesses, collectables, and more.

Name	Туре	Value	Secured debt
Would you be willing to sell to fun	d future expenditure?		
O Very willing	g Quite willin	g Not willing	
Name	Туре	Value	Secured debt
Would you be willing to sell to fun	d future expenditure?		
O Very willing	g Quite willin	g Not willing	
Name	Туре	Value	Secured debt
Would you be willing to sell to fun	d future expenditure?		
O Very willing	g Quite willin	g Not willing	
Name	Туре	Value	Secured debt
Would you be willing to sell to fun	d future expenditure?		
O Very willing	g Quite willin	g Not willing	
Name	Туре	Value	Secured debt
Would you be willing to sell to fun	d future expenditure?		
O Very willin	g Quite willin	g Not willing	

Name	Туре	Value	Secured debt
Would you be willing to se	II to fund future expend	diture?	
○ Ve	ry willing Quite	e willing Not wi	lling
Name	Туре	Value	Secured debt
Would you be willing to se	II to fund future expend	diture?	
○ Ve	ry willing Quite	e willing Not wi	lling
Name	Туре	Value	Secured debt
Would you be willing to se	II to fund future expend	diture?	
○ Ve	ry willing Quite	e willing Not wi	lling
Name	Туре	Value	Secured debt
Name	Туре	Value	Secured debt
Name Would you be willing to se			Secured debt
Would you be willing to se	Il to fund future expend		
Would you be willing to se	Il to fund future expend	diture?	
Would you be willing to se	Il to fund future expend ry willing Quite	diture? e willing \(\) Not wi	lling
Would you be willing to se	Il to fund future expend ry willing Quite Type	diture? e willing	lling
Would you be willing to se Ve Name Would you be willing to se	Il to fund future expending Quite Type	diture? e willing	Secured debt
Would you be willing to se Ve Name Would you be willing to se	Il to fund future expending Quite Type	diture? e willing Not wi Value diture?	Secured debt
Would you be willing to se Ve Name Would you be willing to se Ve	Il to fund future expending Quite Type Il to fund future expendent Plus to fund future expending Quite	diture? Value diture? diture? willing Not wi	Secured debt
Would you be willing to se Ve Name Would you be willing to se Ve	Il to fund future expending Quite Type Il to fund future expending Quite Type	diture? value diture? willing Not wi Value Value Value	Secured debt

Do you have debts that haven't been reported in any other sections?

Include overdrafts, loans, credit cards and other debts. Do not include debts secured to investment accounts (i.e. margin lending) or other assets (e.g. mortgages).

Name	Type	Value