

Retirement and Financial Capability

Your A - Z Money Targets for 2018



Be able to live on less than You earn - cut out the excess







Resist Your impulse buying make sure you stick to Your budget and 2018 financial plan



If You have or are thinking of investing in shares and other financial products – stay in Your comfort zone







Reduce Your debt and credit card payments to the extent possible









If You don't have one - set up an Emergency Fund; and if You have, strengthen it

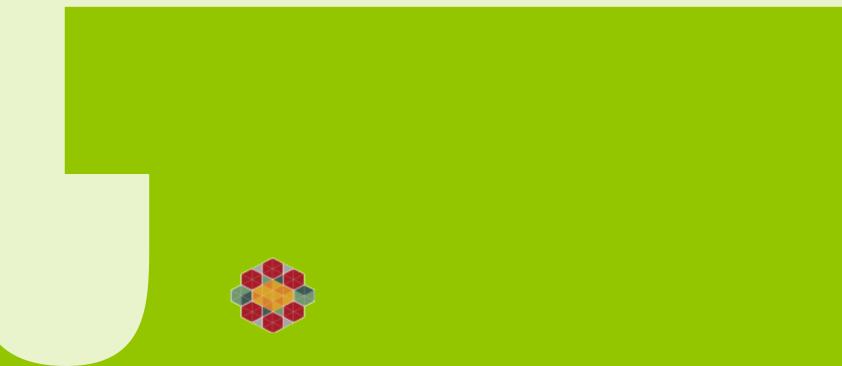


Set Yourself a financial target for 2018





Make a savings goal for Yourself – say I want to save €600 by the end of 2018





Acquire health financial habits look out for sales, loyalty cards, etc.







Review Your insurance policies and renew them as appropriate

Boost Your investment knowledge

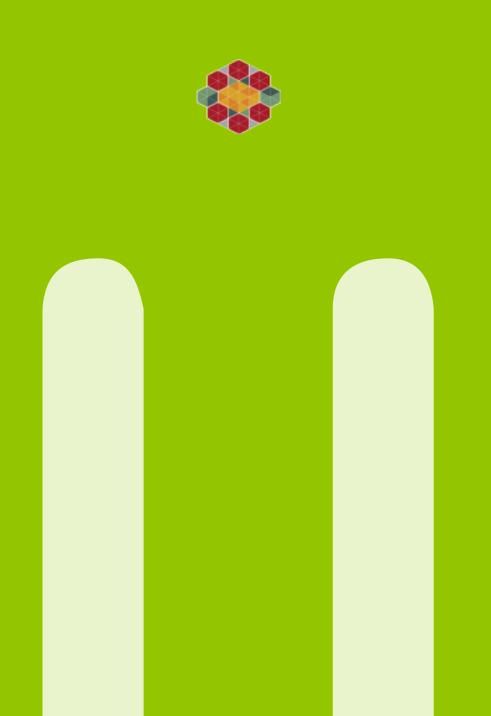






Do You understand how the Social Security Contribution Pension works? If not You should get to know it so that Your plans for the future are based on facts and not supposition. Visit us on www.financialeducation.gov.mt to learn more on how the Security **Contribution Pension works**





Be selfaware with Your money







Plan for the future of Your loved ones

Plan and set a budget of how You are to spend your money in 2018 – and manage Your budget





Give thought to Your retirement start building **Your Retirement** Nest Egg



Save some money every month for a specific goal/s You want to reach in 2018







Keep track of Your expenses and Your debts

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