



**Gemma**

Retirement and Financial Capability

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**Your A - Z  
Money Targets for  
2018**

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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](http://www.financialeducation.gov.mt) to learn more on how the Security Contribution Pension works





Be self-  
aware  
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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