

CAREER INVEST MENTS PLAN

CAREER INVESTMENTS PLAN

I've always loved lists and planning...

when I was a student I took a piece of paper and wrote down the scheme I have recreated for you to keep track of what I needed in order to afford career investments. Even though you could use this scheme to buy a new bag, be mindful about your investments or you'll end up becoming one of those people who just lose money for things that don't bring them returns on their career.

Remember the quote: "Most of the times it's NOT that you can't afford to spend... it's more about how you prioritize the spending that you want to spend"

Prioritize is key.

Even though with the following scheme you can save up the money to buy the bag of your dreams, wait until you're stable with your job.

I've never invested in a bag, new pair of shoes or travels until I was financial stable for at least 6 months.

Always make investments that will have a return on your career so you can get a job/make more money sooner and then you can buy you whatever you want!

Ok, let's do this!

In the first page you'll find the scheme filled out with examples, while the second page is blank so you can use it to add in yours!

Print the second page anytime you have to make a new investment.

CAREER INVESTMENTS PLAN

What do I want to invest into?

| Expenses I could cut for a (week/month... you decide depending on how much you need) | Value |
|--|--|
| Lunch/Dinners out/Deliveroo | 3 dinners, average \$20 per meal is 60\$/week saved = \$240 saved/month |
| Coffees | 3 coffees per week, average \$2/coffee is 6\$/week saved = \$24/month saved |
| Gym Membership | Monthly average \$70 saved |
| Other Memberships | Magazines , apps... \$20 saved |
| Clothes, beauty | Was not planning to spend on clothing this month anyway |
| Other: | I'll do my nails at home for a month \$50 saved |
| TOTAL SAVED | $240+24+70+20+50 = \$404/\text{month saved}$ |

Let's prioritize expenses.

Other savings I have that I'll invest in my career this month $50\$$
(from a birthday gift)

TOTAL SAVED + OTHER SAVINGS $\underline{\$404+\$50 = 454\$}$

How much is the product I want to buy? _____

When does the offer expire/I need to make the purchase? _____

By that date, do I have the money for a single payment or should I
opt for a payment plan? _____

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|--|-------|
| | |
| | |
| | |
| | |
| | |
| Other: | |

TOTAL SAVED

Let's prioritize expenses.

Other savings I have that I'll invest in my career this month

TOTAL SAVED + OTHER SAVINGS

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