# Investing Readiness and First-Step Planner

Session 5 - Saving and Investing for the Future | Participant Resource | Version 1.0

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## Choose your stage

[ ] Prepare - strengthen cash flow, emergency savings, debt plan, and purpose.

[ ] Verify - understand accounts, holdings, costs, beneficiaries, and rules.

[ ] Begin - take an appropriate first step after readiness and suitability review.

[ ] Strengthen - improve consistency, diversification, costs, or alignment.

## My first step

Purpose for this money: ____________________________________________________

Time horizon: __________________ Need for access: __________________

Question I need answered: ____________________________________________________

Action: ______________________________ Completion date: __________________

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