

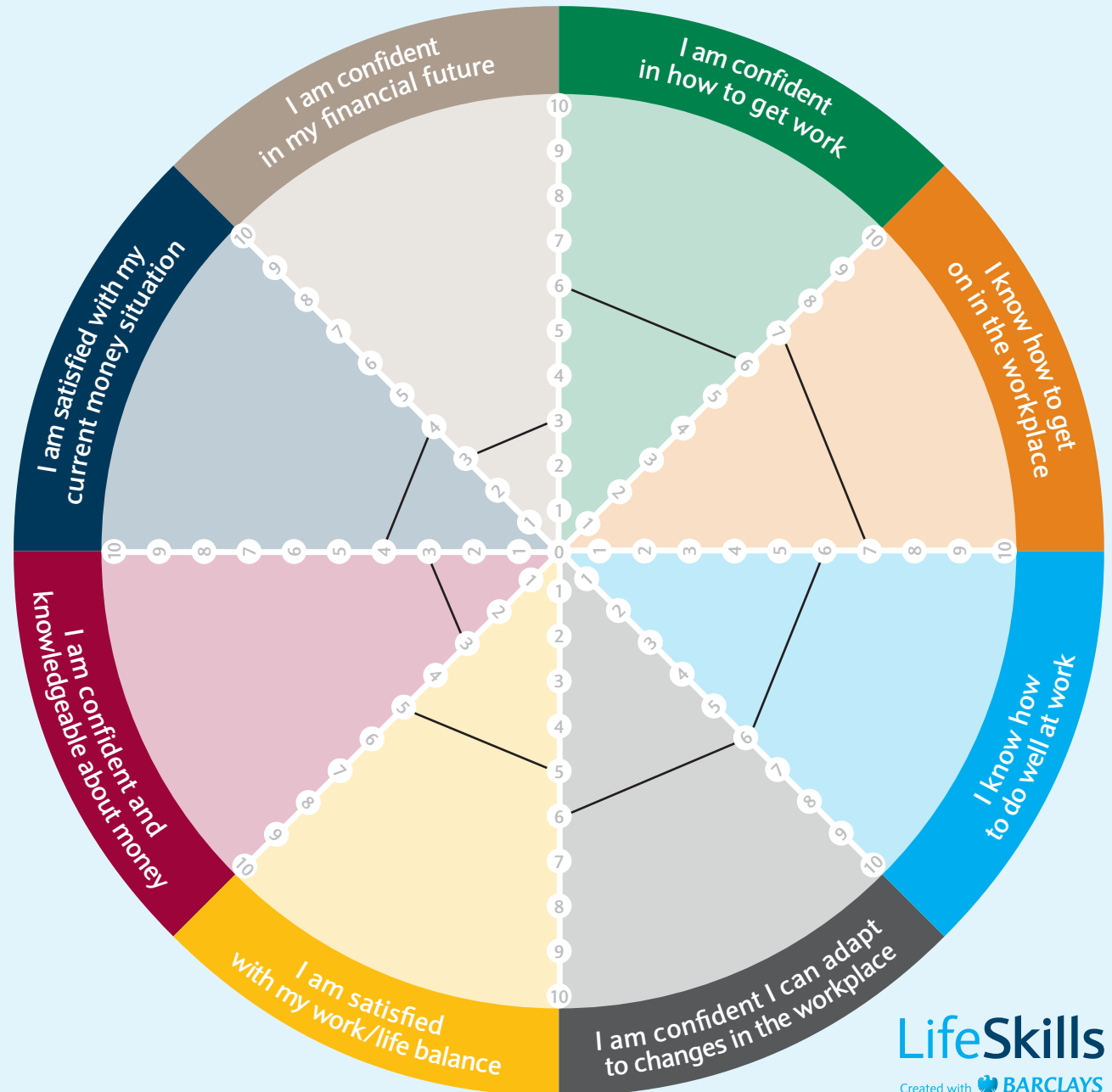
Where am I now example: Alex, 29



Alex is 29 and works in retail in a sports shop. An ambitious person, Alex is keen to focus on developing her job. She knows she would benefit from finding a more secure job to build a financial foundation which could support her in the future. The hurdle Alex feels up against is that she is on a zero-hour contract which adds pressure to her situation.

“I don’t know week to week what I am going to get. My work life is very uncertain, which makes planning my money very difficult.”

Alex is not confident with money or how to save.



Enhance your thinking

Consider the wheel as a whole and write down your reflections in the spaces below.

1. Are there any surprises for you?

I didn't realise I was lacking confidence with money as a general topic – I have never really thought about it that much!

2. What thoughts occur to you as you look at your wheel?

I score much higher in satisfaction and confidence when it comes to my work, I'm ambitious and want to do my job well. I score much lower when it comes to my outlook on money. It has made me realise that I really want to get a new job that is permanent and has fixed hours.

When you have chosen the area you most want to improve, imagine your ideal:

3. What would it look and feel like?

Knowing that I have a secure job with a consistent income would help me feel less anxious, especially if it leaves enough money at the end of the month to put into savings as well.

4. What would change in your life?

It would be a weight off my shoulders not having to wonder what hours I would get each week when I get a permanent job. To get there I know I need to save more money to see me through the first few weeks where I will potentially go from being paid weekly to monthly.

5. How would it make you feel?

It would make me feel like I had more independence and more control over my work-life balance and in budgeting my money to get me through the month.

6. What impact would it have?

It would give me more confidence and sense of pride having managed to take control of my money. Having a job with a stable income would help me eventually save for a deposit for a place to live on my own as an investment for my future.

More about you

To prepare for the goal-setting and action-planning activities please consider these questions.

1. What are you really good at (skills, attitude, personality traits)?

I am flexible, driven, pro-active and am good at problem solving. I am good at working in a team and have had positive feedback about my leadership skills.

2. In the areas where you are most satisfied, what did you do to achieve that?

I feel I know how to get on well at work generally as I have built good relationships with my employer and colleagues. I'm also ambitious and seek out ways to be better at my job every day.

3. How can you apply that to the areas you want to improve?

I can channel my proactivity and drive towards taking control of my money – planning my outgoings, and knowing what hours I need to work to cover my essentials. I can also use my relationship building skills in communicating with people who can help me save more money.

4. What strengths do you have in the area you want to work on?

I am quite good with numbers, I use this skill as part of my job so this could help me with doing a monthly budget.

5. What specific things have you done well in this area before?

I regularly volunteer to do the cashing up at the end of the day to see how much the shop has taken, and to showcase my strengths at work.

6. What actions, activities or habits would you like to start doing?

I'd like to keep track of what I spend and put money aside each week into a savings account. I'd also like to start searching for a new job once I have enough money saved. This will cover me through any weeks I'm not working as much due to attending interviews or time spent securing a new job.

7. What actions, activities or habits would you like to stop or change?

I usually spend a lot of money on the weekend I get paid and struggle to get to the end of the week after this rush in spending. I've also not really taken a look at my direct debits and bills so don't have a sense of my regular outgoings.

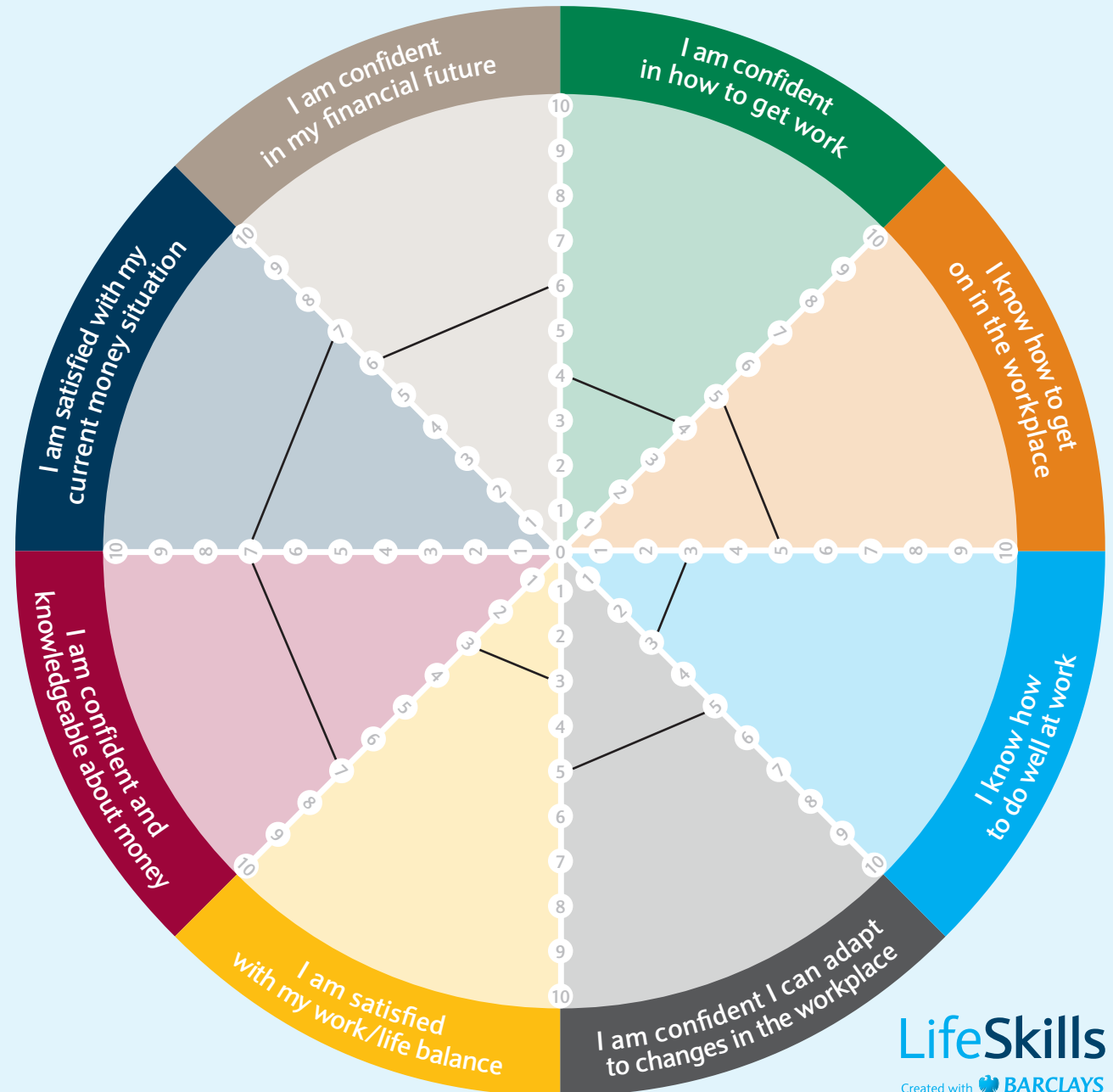
Where am I now example: Karamo, 38



Karamo manages family life as well as working two different jobs. He always feels pulled in different directions and struggles to make time for himself to keep his life balanced, to enjoy time with his children and to focus on work.

Karamo enjoys having a routine to help him balance his life but is struggling to maintain a consistent routine due to the occasional clashes in his job schedule. The benefit of having had multiple jobs in the past means that Karamo is used to adapting to change.

He'd also like to be more focussed with his work to build his confidence in a specific range of skills for a more secure future.



Enhance your thinking

Consider the wheel as a whole and write down your reflections in the spaces below.

1. Are there any surprises for you?

I knew I wasn't happy with my work/life balance, but this made me see how much I would like this to change.

2. What thoughts occur to you as you look at your wheel?

That I have so little time for myself. I currently work two jobs while also caring for my kids.

When you have chosen the area you most want to improve, imagine your ideal:

3. What would it look and feel like?

I'd like to find a full-time job where I have more flexibility in my hours so I can pick my kids up from school. It would also mean we could do things with friends at the weekends.

4. What would change in your life?

Having a consistent routine with work would make me feel less stressed and enjoy the time I spend with my family more. I could also plan an activity for myself one evening a week if I had set working hours.

5. How would it make you feel?

I'd feel more positive about the future and like my job is taking me somewhere. I'd feel less pressure to work additional hours that don't fit in with my work/life balance.

6. What impact would it have?

I could spend more time with my family and friends and plan activities to do together.

More about you

To prepare for the goal-setting and action-planning activities please consider these questions.

1. What are you really good at (skills, attitude, personality traits)?

I am a good listener and am good at adapting to new tasks, having worked two or three jobs at the same time for the last few years.

2. In the areas where you are most satisfied, what did you do to achieve that?

I have been careful to save money from each of my past jobs so I have savings to use in between jobs.

3. How can you apply that to the areas you want to improve?

I was good at always saving every month so I know I can commit to something that will help me find more balance between my personal life and my work.

4. What strengths do you have in the area you want to work on?

I pick up things quickly so know that could do well in a company where I have more opportunities to learn new skills.

5. What specific things have you done well in this area before?

I got my first job when I was 16, straight after school. I have had interviews for lots of temporary jobs since then, which I have been successful in.

6. What actions, activities or habits would you like to start doing?

I would like to know how to search for full-time jobs and learn how to write a job application.

7. What actions, activities or habits would you like to stop or change?

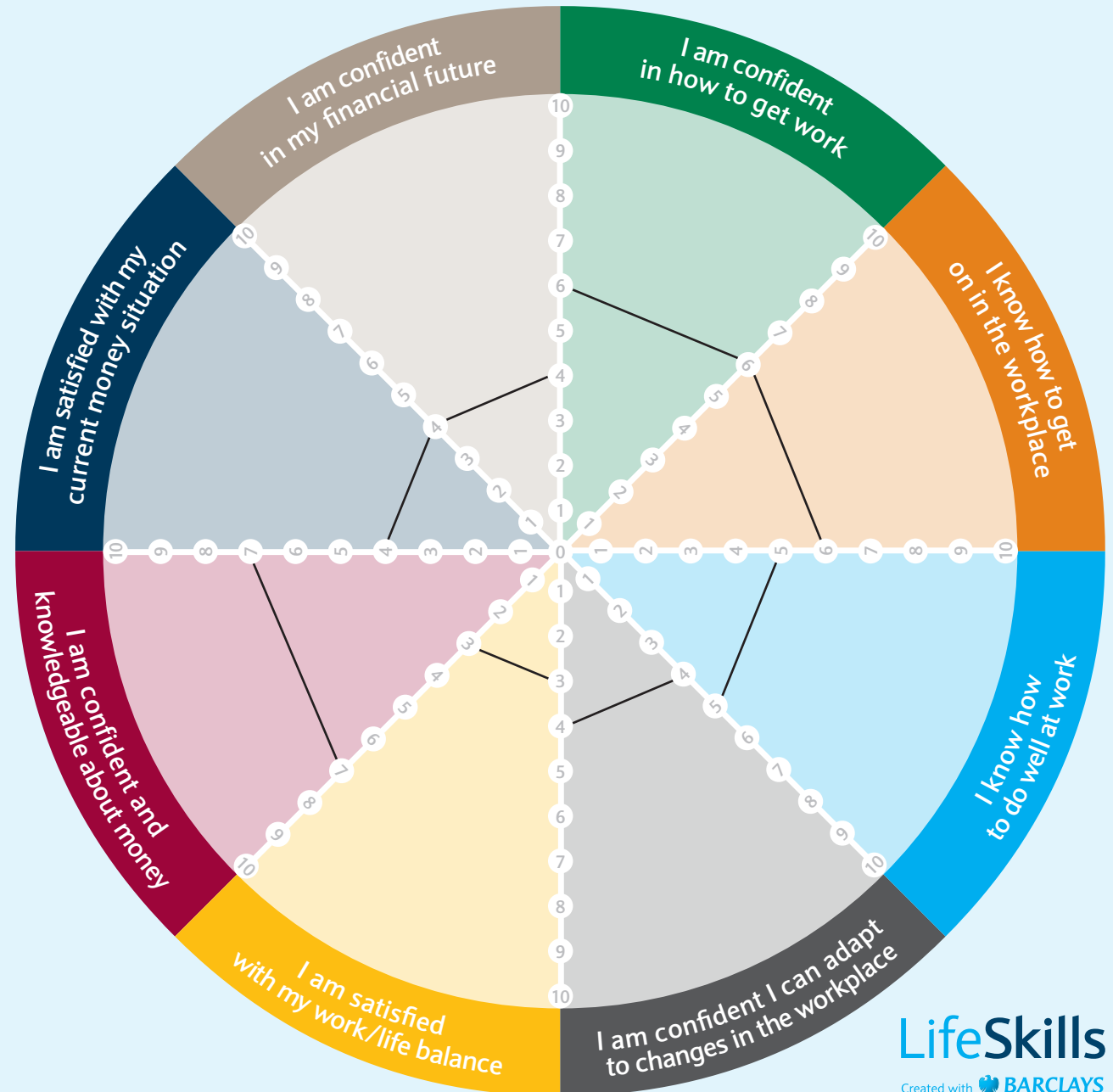
I am good at avoiding tasks I don't want to do or don't understand. I would like to change this.

Where am I now example: Michelle, 58



Michelle is 58 and has enjoyed a variety of jobs throughout her life so far. Recently she's started thinking about her future plans in relation to getting ready for retirement. Over the next 10 years Michelle knows she doesn't want to stop working entirely, as she enjoys it and needs the money, but she'd like to enter more flexible working to enjoy time with grandchildren and her hobbies.

Now that Michelle doesn't live with dependants, she'd like to save more money for when she is working less. This also means finding a way to work flexibly, but Michelle doesn't feel confident she knows how to put this into motion.



Enhance your thinking

Consider the wheel as a whole and write down your reflections in the spaces below.

1. Are there any surprises for you?

No surprises, but it's useful to see how I feel about things written down on paper.

2. What thoughts occur to you as you look at your wheel?

I've had a good career, but now I'm older I'd like to work part-time, and I'm worried about being ready for my retirement.

When you have chosen the area you most want to improve, imagine your ideal:

3. What would it look and feel like?

I'd have more time to spend with my daughter and her family. I'd still have enough money to do things that I enjoy.

4. What would change in your life?

I'd feel like I'm playing my part in my grandchildren's life, helping with their upbringing. This would mean I'd work two to three days a week only and start saving more to accommodate this.

5. How would it make you feel?

I'd feel rewarded for making a change to support my family – they're the most important thing to me. Achieving this change would be such a confidence boost to know that my skills and experience are still of value to an employer. I'd also feel relieved that I'd be ready for my retirement when it comes to that.

6. What impact would it have?

My health would be a bit better as I'd have more energy. I could support my daughter more with her new baby.

More about you

To prepare for the goal-setting and action-planning activities please consider these questions.

1. What are you really good at (skills, attitude, personality traits)?

I am good at my job as an office manager. Having had many relevant jobs in my working life I've built up a broad range of experience which cannot be replicated. This helps me to be calm in difficult situations. I enjoy being a bit of a mentor to new colleagues to help them learn from me.

2. In the areas where you are most satisfied, what did you do to achieve that?

I work well in a team and have been promoted twice in my current organisation for helping the company meet targets.

3. How can you apply that to the areas you want to improve?

I could make the most of my recent promotion to ask for changes to my hours. Or I could consider making a change and get a part-time job.

4. What strengths do you have in the area you want to work on?

I really care about work when I'm there, but I'm able to leave it behind in my own time. I'm also good at helping people learn and develop from my experience.

5. What specific things have you done well in this area before?

I asked for and was given a pay rise when I was younger – I didn't like doing it, but it worked.

6. What actions, activities or habits would you like to start doing?

I'd like to spend more time on my hobbies and support my daughter more by looking after the children one day a week.

7. What actions, activities or habits would you like to stop or change?

I am not very confident at asking for things or saying no to tasks or requests.