

## "LIFEMAP FOR MONEY" | Daniel+Shelly

- ▶ Engage with "LifeMap for Money"
- 1 Discover the right education path for Sue and finance it
- 2 Discover the right education path for Greg and finance it
- 3 Pay down debt quickly
- 4 Chart a course toward a future of less work, more travel



- ⋯ Roadmap recommended by "LifeMap for Money"
- Daniel+Shelly's actual path
- - - Daniel+Shelly's path without "LifeMap for Money"

Daniel engages with LifeMap for Money. He charts a stepwise journey with financial actions his family can take to reach their life goals

Estimated household networth: \$80 K

Daniel gets in a car accident and is hit with extra bills not covered by auto insurance. He must take 6 months off from work to recover

✓ Daniel and Shelly begin to shift their work-life balance in favor of travel

Sue marries Andy. Daniel+Shelly feel generous, split the cost of the wedding with Sue and Andy

### Anxiety about the future

Uncertain █ Confident █



Daniel activates **ActiveCruiseControl** to manage his finances and plan for future – He decides **Debt Consolidator** is the best way to prioritize paying down debt

Daniel and Shelly agree that they need to reduce expenses. They decide to use **Shopping Optimizer** to find good deals on essentials and reduce expenses



Sue uses **Education Advisor** to view options for schools and financing (grants, loans, etc.)

Sue decides to apply for several grants that best fit her needs



Greg consults **Education Advisor** and finds a 2-year nursing program

Greg decides to take a year off to save money

He finds a job through **Job Connector**, starts saving for the nursing program



Daniel recalibrates **ActiveCruiseControl** to accommodate unforeseen costs and temporary loss of income

Daniel reduces non-essential spending by canceling recurring subscriptions

Shelly uses **Job Connector** to find Uber shifts for extra income. She continues to find additional gigs so they can stay on route



Sue sets up her own **ActiveCruiseControl** given that she is now financially independent

She begins using **Shopping Optimizer** for groceries



Sue and her fiancé Andy set up a **Special Purpose Savings Account** for their wedding and future life together



Thanks to her parents' help, Sue and Andy are able to fund their wedding from their **Special Purpose Savings Account** without having to take on further debt

### "LifeMap for Money" solution components activated for Daniel and his family

- ActiveCruiseControl**  
Automatically process essential payments, set a budget for discretionary spending, and invest the rest in low-risk, long-term investment products for retirement
- Education Advisor**  
Offer education & training advice; surface relevant schools & programs and financing mechanisms (e.g., scholarships, grants)
- Job Connector**  
Surface jobs, either temporary or full-time, from an ecosystem of employers
- Debt Consolidator**  
Consolidate existing debt and surface lower rates/best offers from an ecosystem of providers
- Shopping Optimizer**  
Surface best prices on essential, recurring purchases (e.g., groceries, gas)
- Special Purpose Savings Account**  
Savings account set up for specific goals and timeline