



Now, next or later

When everything feels important, what should you focus on first?



How it will help you

Decide which money priorities need attention first by looking at timing and what could happen if you wait.

How to use this worksheet in three easy steps

- 1 Think about the cost of waiting.
- 2 Sort your priorities.
- 3 Choose one first step.

 Short on time? Start with the three priorities worrying you most.

Now

Needs attention in the next 12 months.
Waiting could increase the risk or the cost.
For example: high-interest debt, no emergency savings.

Next

Important, and can be planned for over the next few years.
For example: education costs in a few years.

Later

Important, but another priority needs attention first.
For example: a non-essential home renovation with no deadline.

Choose the category based on when action should begin, not only when the money will eventually be needed.

Step 1. Think about the cost of waiting

- ✓ **Debt:** interest on credit cards and personal loans can keep growing.
- ✓ **Emergency savings:** without a buffer, an unexpected cost could lead to debt.
- ✓ **Retirement:** it often feels far away, but even a small amount saved regularly can help prevent postponing your own future indefinitely.
- ✓ **Future costs:** education or care for a parent may cost more by the time you need it.
- ✓ **Healthcare and protection:** your family may have fewer options if something happens before it's in place.
- ✓ **Essential payments:** rent, mortgage and minimum loan repayments continue, whatever column they're in.

Step 2. Sort your money priorities

For each priority, write down when you will need it and what could happen if you wait, then choose Now, Next or Later. If something has a realistic, ongoing plan and no additional action is needed right now, tick **Covered** and move on. Use the **Other** row for anything else.

Money priority	When will you need it?	What could happen if you wait?	Covered	Now	Next	Later
Children's education			☐	☐	☐	☐
Parents' care and healthcare			☐	☐	☐	☐
My own retirement			☐	☐	☐	☐
Rent or mortgage			☐	☐	☐	☐

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Money priority	When will you need it?	What could happen if you wait?	Covered	Now	Next	Later
Credit card or personal loan debt			☐	☐	☐	☐
Emergency savings			☐	☐	☐	☐
Insurance and protection			☐	☐	☐	☐
Other:			☐	☐	☐	☐

There is no perfect order. The goal is to identify the most sensible priority for your family right now.

☆ My next step

Look at the items in your Now column and choose one first step you can take this week.

My top priority

One step I will take

I will do it by

DD/MM/YYYY

You don't need to solve every priority today. Priorities shift over time, so it's worth coming back to this once a year or after a big change at home.

Here's an example of how someone might complete the worksheet

Money priority	When needed	What could happen if it waits	Column
Emergency savings	Now	An unexpected cost could lead to debt	Now
Mortgage payment	Every month	Paid automatically through my bank each month	Covered
Children's university	In 11 years	Costs may rise, but planning can begin early with small contributions	Next
Paying off the mortgage early	Over 15 years	Nothing. Regular monthly payments will continue as usual.	Later

What this example shows

This family keeps essential housing payments covered while prioritising emergency savings, because unexpected costs could otherwise create debt. University remains important, but there is still time to prepare gradually. Paying off the mortgage early can wait while the family strengthens its financial safety net.

Next step: Open a separate account for emergency savings and set up an automatic transfer of an affordable amount on each payday, by 30/11/2026.

Illustrative only.



Talk it through

You don't have to work through this alone. If you would like help deciding what to focus on first, you can speak with a Sun Life Advisor.

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