



*Your*  
**FINANCIAL VISION**  
*Guide*



SKROBONJA | FINANCIAL

*Welcome! I'm excited that you are here to get clear on your Financial Vision!*

In this guide you will discover how to get your financial life organized and on track to meet your goals.

**Think of this guide as a “Cheat Sheet” for you to get focused on what you want and how to get there.**

One of the reasons many people fail to feel confident financially is because they fail to see the bigger picture of their finances and they fail to understand their options.

We can overcome this by having a solid financial blueprint and follow a simple process.

There are many goals that you can have for your money, which can actually be a problem for many people:

**They don't know where to start and what to focus on.**

Consider this guide as the blueprint for your entire financial life and your compass for financial decisions.

Let's get started!



## **PART 1:** *Prioritizing*

Our goal is to align your cash flow with your goals. This guide is a way to identify if you're heading in the right direction or if some changes are needed to get you on track. It may not be that obvious to you at first but after going through some thinking exercises things will become more clear.

### **START HERE. BE SPECIFIC ON YOUR ANSWERS!**

What is your #1 financial goal in life?

How much would your life change if you accomplished this goal?

What does this look like for you?

How many years are there between now and the time you want to reach your goal?

List anything that is preventing you from working toward this goal right now.

*You're doing great!*



## PART 1: *Continued...*

### REMEMBER: BE SPECIFIC!

Is there anything that is holding you back that you have control over and can be removed as a barrier between you and your goals? What would you have to do?

What have you done up to this point that you feel has gotten you closer to this goal?

*Tip: There are no wrong answers, so be honest with yourself!*

*Don't Stop!*



## **PART 2:** *Know The Order Of Things*

This can be a little tricky as there are many unforeseen events that can interfere with your plans. Keep in mind that we are not looking for perfection but rather being aware of what we know.

If you only focus on your #1 goal and ignore everything else in your world then you are likely setting yourself up for disappointment. Identifying and planning for these events are crucial for working through and staying focused on your goal.

Mapping out the chronological order of your cash needs can help you address these “things” and allow you to concentrate on your goal.

What major financial expenses (Big Ticket Items) do you have between right now and the time you want to reach your goals? (Examples: Vehicle replacement, college tuition, etc)

Big Ticket Item	Date Of Occurrence	How Much Will This Cost?

*Getting Closer!*



## **PART 3:** *Take Inventory*

In order to get to where you are trying to go, we first must identify where you are at. Everything you have is a result of what you have done up to this point. So, the purpose behind this exercise you are going through is to identify what things you are doing well and what things need a little tweaking. Jot down what you have now and what you are doing to contribute to them.

How much money did you (and your spouse) gross from all sources last year? (Be specific – How much did you make combined?)

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How much money is in your savings? (List bank accounts, cookie jar and money markets, etc)

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How much money do you contribute to this each year?

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How much money do you have in investments that are NOT in retirement accounts?

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How much money do you contribute to this each year?

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How much money do you have in investments that ARE in retirement accounts?

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How much money do you contribute to this each year?

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*You're Doing Fantastic!*



## PART 3: *Continued...*

How much money do you have in life insurance cash values?

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How much money do you contribute to this each year?

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What is your home worth? (Ignore any mortgages – just give a value of the home)

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What debt obligations do you have? (You can list your mortgages now too)

Who Do You Owe	How Much Do You Owe	How Much Are You Paying
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*Keep Your Chin Up!*



## FINAL STEP...

This exercise is just that – an exercise. It won't fix your financial situation over night, but will get you on the right track.

If you see there are things you need to change then I suggest you get after it.

**Know what you want. Know what you need. Know what to do.**

Commit to making changes in your life that will bring you closer to where you want to be.

Sometimes it is changing how you think about money and removing all of the "junk" that clogs your thinking and limits your potential.

**The time is now. Let's make it happen.**

Best,



Brian Skrobonja  
Creator, Your Financial Vision Guide

PS – If you have questions about fine-tuning your plan, contact me at 636-296-5225 or send us an email to [yourmoney@sfgplan.com](mailto:yourmoney@sfgplan.com).

*You Made It!*





*Your*  
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