



# Training 3: Budgeting

Already thinking of  
tomorrow today



# Your life

Your wishes, dreams, & goals!



Your life changes. Match your spending habits to your respective life situation.



Spend | Save | Hedge | Invest | ?

Today  
At age 20

At age 25

At age 35

At age 45

At age 65

# Your life



Today



At 20 years



At 25 years



At 35 years



At 45 years



At 65 years

# Stages of financial planning



# This can be useful later ...



Language course



Vacation job



Volunteering

Remember that you can also "invest" in education.



# Allianz Finance Workout Tips

Even if the future seems far away: It is never too early to start planning.

Remember, you can also "invest" in education.

Unexpected situations often occur: A nest egg will help you out if you suddenly need money.

Your life changes. Adapt your spending habits to your particular life situation.

First hedge against risks and then consider how to invest your money wisely.

Thank you  
for your  
attention!

