

The Wealth Map

Workbook

Build your personalised plan for
financial freedom





Introduction

The journey to financial clarity



Hi!

I'm Claire, the founder and director of My Investments.

With a background in mortgage lending and 10 years in Financial Services, I got frustrated with the silos in financial investments and building wealth.

There is not only one “best practice” to build wealth over time, and My Investments was born out of wanting to do things differently, and help everyday ambitious Kiwis get ahead

Our approach is to keep things simple, work to your goals, make the most of your strengths, and recommend solutions that will set you up for success over time

We work on five main streams;

KiwiSaver

Property
Investment

Small Business
Investment

Financial
Investments

Alternative
Investments

We then match these up with your values, skills, your desired time commitment, risk level, lifestyle goals, and potential income earning potential over time to create a unique blend of options that suit you and your long term plan

This workbook is a starting point to map these options, so let's dive in!



Step 1: Define “Wealth”

What does it look like for you?

In this section, we’ll explore what a “wealthy” life looks like to you and map out what you need to do to get there.

We’ll explore the values that drive your decision making, what’s important, what’s not, and how we can connect your lifestyle to match up with your finances

Some reflective prompts;

- When you picture your “wealthy life,” what do you see around you?
- How do you feel when you think about being truly financially free?
- What does a typical day look like when you’re living your version of wealth?
- Who are you spending your time with? What are you doing more (or less) of?
- What experiences or opportunities would you say “yes” to more often?
- What would change in your life if money no longer felt like a limitation?



Step 2: Your Values

What values are driving your decisions?

In this section, we'll consider the core values that make you “you”, and explore how that relates to your financial life and well being.

Think about it as “what matters most to me” and the guides you use when decision making.

Consider the following

- What do you prioritise when you make big decisions – security, growth, freedom, impact, or enjoyment?
- When you look back at your biggest life choices, what values were behind them?
- What are the non-negotiables in your financial life (e.g. integrity, independence, generosity)?
- If your finances reflected your values perfectly, what would they show?

Circle your top 5 values, and then put a tick next to the three most important. We're going to explore what these look like for you on the next page

Freedom & Flexibility	Security & Stability	Growth & Learning	Connection & Contribution	Adventure & Enjoyment
Independence	Safety	Curiosity	Family	Travel
Choice	Reliability	Challenge	Community	Joy
Flexibility	Consistency	Progress	Generosity	Fun
Self-expression	Peace	Ambition	Service	Experiences

For each of your top three values, explore what that looks like for you in your financial life



Example: Freedom → Having the flexibility to work four days a week

1

2

3

Alignment check - for each of the values you explored on the previous page, consider what that value means to you, whether your current life is aligned, and brainstorm ways you could strengthen this value



My Top Value	What It Means to Me	Is My Current Financial Life Aligned (Y/N)?	One Way to Strengthen This
<i>Security</i>	<i>Feeling safe and stable</i>	<i>No</i>	<i>Build 3-month emergency fund</i>
<i>Freedom</i>	<i>Choosing how I spend time</i>	<i>Yes</i>	<i>Maintain flexible income streams</i>



Step 3: Where are you at?

Every journey starts with knowing where you are today

In this section, we'll look at your current position, and make a plan to move forward from there.

Let's look at your income, assets, and any commitments, to build clarity around where you'll go next

Consider the following

- What do you prioritise when you make big decisions – security, growth, freedom, impact, or enjoyment?
- When you look back at your biggest life choices, what values were behind them?
- What are the non-negotiables in your financial life (e.g. integrity, independence, generosity)?
- If your finances reflected your values perfectly, what would they show?



Your Non- Financial Assets

This is where it gets fun!

Now that we've looked at your financial snapshot, let's explore your non-financial assets, these are your leverage to build your overall wealth map and create focus for the next stage

Consider the following

- What skills or experience do you have that could increase your earning power?
- Who are the people in your network who open doors or share opportunities?
- What passions or hobbies could one day generate income or fulfilment?
- How healthy are your routines and energy – do you have capacity to grow?

Category	Prompts	Answer
Income	What are your current income sources (salary, business, side hustle, rental)? How secure or flexible are they?	
Savings & Investments	How much do you currently have saved or invested? Where is that money working for you (KiwiSaver, managed funds, term deposits, property)?	
Property	Do you own a home or investment property? What's your estimated equity?	
Debt & Commitments	List your key debts (home loan, car loan, credit card). Are they productive (building wealth) or consumptive (holding you back)?	
Emergency Buffer	How many months of expenses could you cover if needed?	



Reflection

If you were to score your overall financial position out of 10 today, what number would you choose – and what would make it a 10?

Consider the following

- Is there a skill you could use to generate additional income for yourself?
- Could you use your contacts to connect with someone for the next opportunity?
- Do you need to pay down debt before being able to take the next step?



Step 4: Your Wealth Goals

How do you feel about where you're at?

Now that you know where you're starting from, it's time to look ahead. The most effective wealth goals are personal, measurable, and aligned with your values — not just financial milestones.

Consider the following

- When you picture your ideal financial life in five years, what's different?
- What do you want more of (freedom, security, growth, time)?
- What do you want less of (debt, pressure, uncertainty)?



Step 5: Put a plan in place

You know where you want to go, lets make a plan to achieve your goals.

Firstly, ensure you have the right team of professionals in your corner:

Mortgage Adviser

Financial Adviser

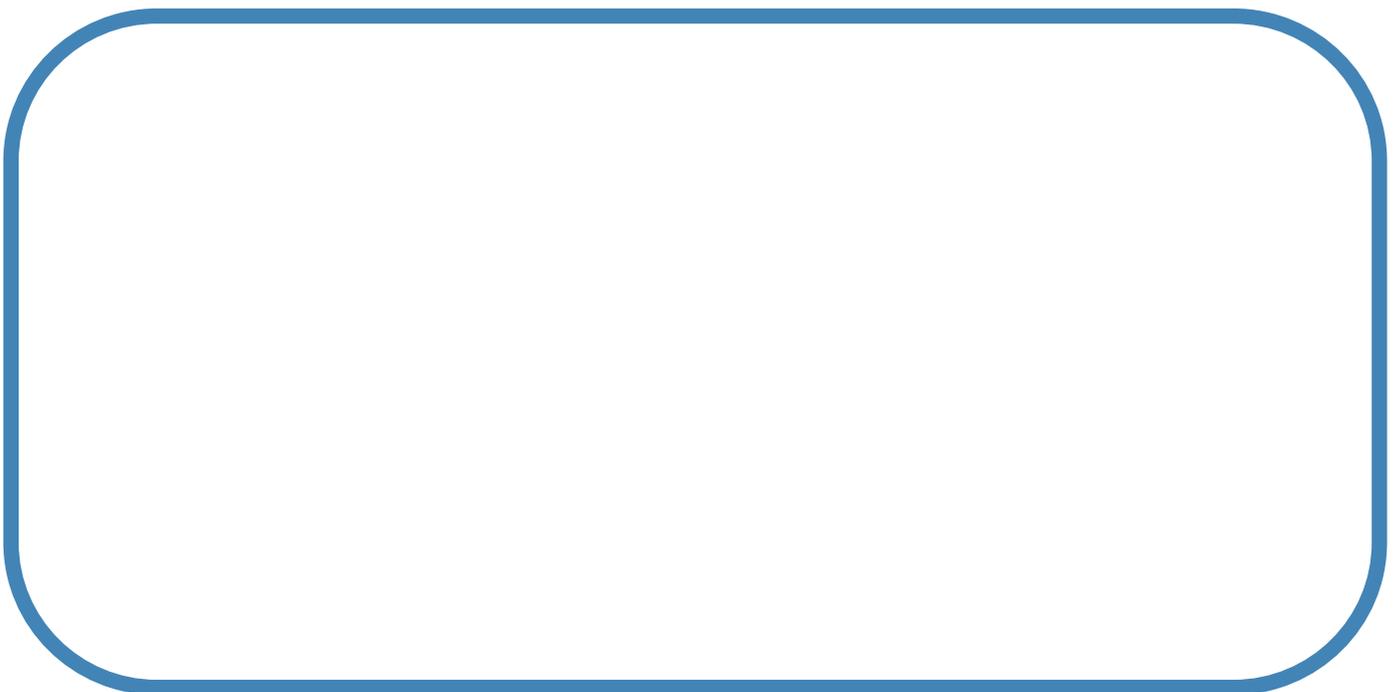
Accountant (if Self-Employed or own Rentals)

Solicitor

Mentor (ideally in your industry or where you'd like to go)

Consider the following

- Set tangible, achievable goals for the next 12 months
- Invest your time and money wisely and make sure you are maximising what you have where possible.
- Set yourself up for success by having someone or something keeping you accountable for your actions.
- Keep moving forward.



Calendar

Let's plan your next six months!

Here is an example so you can see what actions you might like to take - there is a blank copy over the page

January

Review KiwiSaver fund performance and risk level

Set up automatic investment transfer

Meet with financial adviser for annual review

February

Research potential property investment areas

Start budgeting for a 6-month emergency fund

Attend a local property or investment seminar

March

Consolidate any small debts

Review and adjust monthly spending categories

Read a personal finance or investing book

April

Explore passive income ideas (e.g. dividend funds, side business)

Meet accountant about tax planning

Set clear savings goal for next 12 months

May

Check progress on wealth goals and net worth

Review insurance cover and make sure it fits your needs

Talk to adviser about diversification options

June

Celebrate milestones (e.g. emergency fund halfway there!)

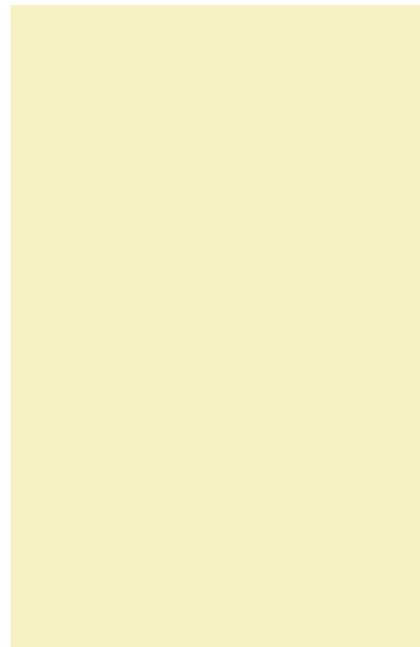
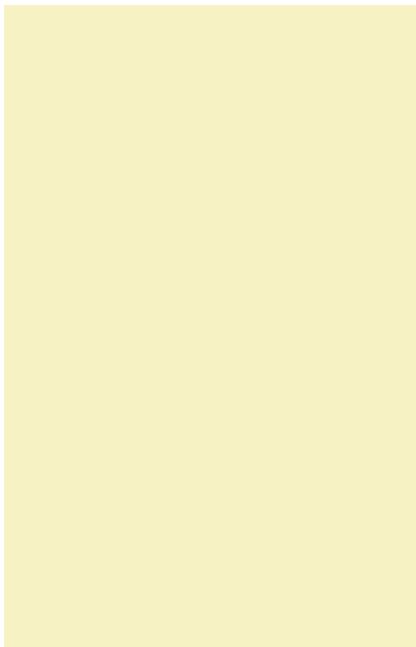
Reinvest investment returns or increase contributions

Plan next 6-month goals for continued growth

January

February

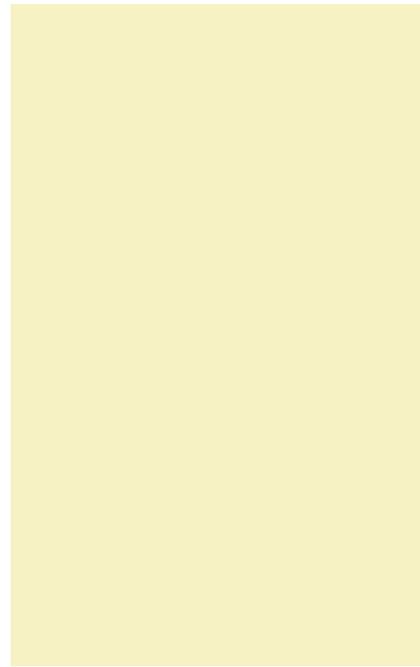
March



April

May

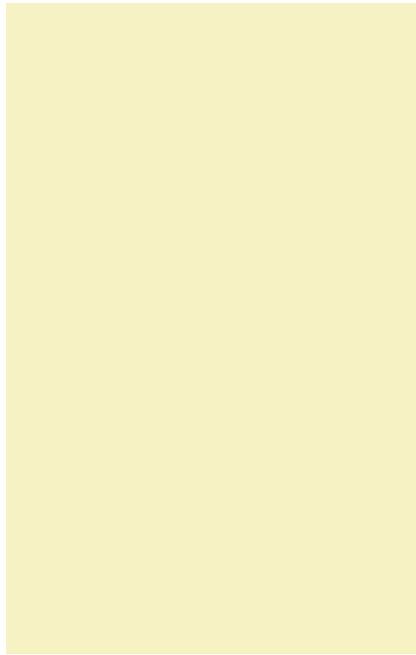
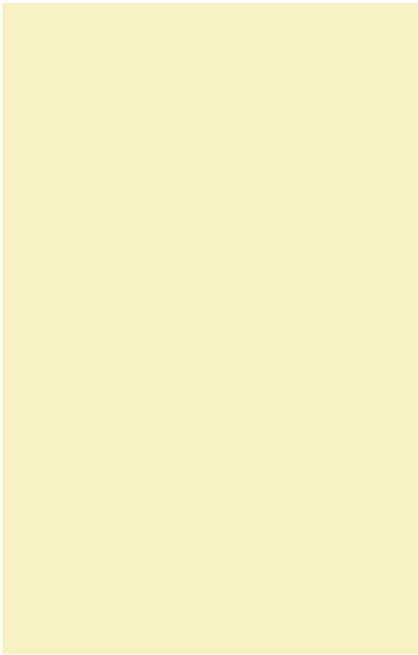
June



July

August

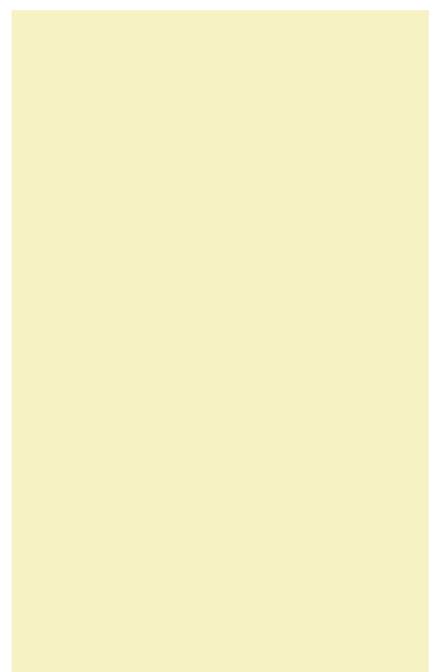
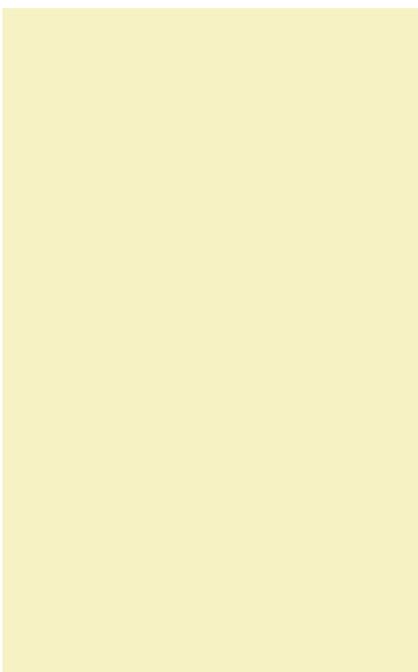
September



October

November

December



Wrapping up



Now you have worked through identifying your journey to financial clarity and building towards your future, what is next?

The options are endless.

Only you can decide where you want to go from here, however I can support you on your journey. We can tailor a plan to suit where you want to be in 12 months, 5 - 10 or even 20+ years from now.

I can help you explore the options below:



Whether it be buying your first home, rental or lifestyle property, ensuring your Kiwisaver is working for you and your future goals, investing in funds that will get you ahead faster or just being your accountability partner with scheduled 1:1 check-ins - I am here to help!

Climbing that financial ladder is not easy, but with the right advice and the right plan for you - it is achievable. This workbook is a starting point to get you on the road to growing wealth - so congratulations on taking the first step!

Get in touch if you want further advice or want to put a plan in place to achieve your goals, I look forward to hearing from you.

 Based in the Waikato, serving clients nationwide

 claire@myinvestments.co.nz

 021 569 116

[Book a call >>>](#)

