

Your Time Horizon Map

Connecting today with future choices

Time changes the meaning of financial decisions. The same amount of money can serve very different purposes depending on when it may be needed. This exercise makes your time horizons visible.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- one important financial need or aspiration
- when you may need the money
- how flexible that date is
- what could happen if the money were unavailable
- what you are doing today to prepare

After completing the exercise

- Which goals are near, medium-term and long-term?
- Which dates are fixed and which are flexible?
- Where are you asking short-term money to do a long-term job—or the reverse?
- Which future goal feels too distant to influence today's behaviour?
- What small action today would make that future easier?

A future-self pause

Before sacrificing a long-term objective for a short-term impulse, ask: Will my future self still consider this trade-off worthwhile?

My takeaway

The future objective that deserves more attention today is

because _____

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Time Horizon Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Goal or need	When?	Date flexibility	Consequence if unfunded	Action today	Next review
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.