

# Five-Year Plan

## Objective

*In five years, I want to have a diversified financial portfolio, be debt-free, and have a strong emergency fund.*

	End Goals	Process	Success Metric	Benefit	Resources
Year 1	Reduce debt by 50%	Identify most expensive loan and adjust budget to pay it off	Income-to-debt ratio	To regain control of my finances	
Year 2	Reduce debt by 25%. Invest in US and foreign stocks	Pay off credit card debt Adjust budget to redirect newly available 50% to stock investments.	Income-to-debt ratio	To regain control of my finances	
Year 3	Invest in bonds and a high-yield savings account	Research types of bonds and HY savings.	Income-to-debt ratio	To set up my retirement	Investopedia
Year 4	Pay off remaining 25% debt	Pay off car loan.	Income-to-debt ratio	To have more funds available for longterm investments	
	Start emergency fund	Direct 15% of net monthly income to savings account	100K in savings by December	To have financial security for myself and my family	
Year 5	Have a balanced asset allocation.	Hire financial advisor to guide me on financial decisions	Financial portfolio diversification	To set up my retirement	Financial advisor
	Have a one-year emergency fund.	Direct 15% of net monthly income to savings account	100K in savings by December	To have financial security for myself and my family	

# Five Years Of My Life

**Yan Bai**



## **Five Years Of My Life:**

Immerse yourself in heartwarming tales of love and emotion with its touching creation, Experience Love's Journey in **Five Years Of My Life** . This emotionally charged ebook, available for download in a PDF format ( Download in PDF: \*), is a celebration of love in all its forms. Download now and let the warmth of these stories envelop your heart.

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