# My One-Page Plan

*Written calmly, in advance, for a version of me who will not be calm. â€” Chapter 12, The Financial Fitness Manual*

## MY VITALS (Chapter 4)

*My buffer: months of essential expenses, held where*

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*My income: stable / moderate / exposed â€” and does it move with markets?*

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| Pot of money | Job it does | Honest horizon (when is it spent?) |
|---|---|---|
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| | | |

*The figure in euros I could watch disappear without selling:*

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## MY ALLOCATION (Chapter 12)

*Growth sleeve %*

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*Defensive sleeve %*

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*The two-line reason I chose this split*

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| Holding (fund) | Sleeve | What it is for â€” one sentence |
|---|---|---|
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| | | |
| | | |
| | | |

*Cheat day (Chapter 14) â€” fun sleeve cap: ___% Â· thesis Â· what would prove me wrong*

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## MY CONTRIBUTIONS (Chapter 13)

*Amount, per month*

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*Date it leaves my account*

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*Automatic? (it should be)*

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## MAINTENANCE (Chapter 20)

*My annual review date (fifteen minutes, once a year)*

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*Rebalancing rule: back to target when / on which date*

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## WHEN IT FALLS 20Â€“30% (Chapter 17)

*My instructions to my frightened future self. They knew this day would come â€” that is why they wrote this.*

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> *The fall is not new information about my thirty-year horizon. I already decided. My job today is to be the executor of a plan made by a calmer person.*

## WHAT WOULD LEGITIMATELY CHANGE THIS PLAN

*Changes in my life â€” a job, a child, a horizon. Market movement is not on this list.*

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Signed (by the calm version of me)

Date

Next annual review