Swealth

The UK Wealth Blueprint

Everything you own, then everything you owe. Fill in what applies; leave the rest.

What you own

Cash and savings	£
Cash ISA	£
Stocks and shares ISA	£
Other investments	£
Pension pots	£
Final salary pension	£
Your home	£
Other property	£
Business equity	£
Anything else	£

What you owe

Mortgage on your home	£
Mortgage on other property	£
Credit cards and overdrafts	£
Car finance	£
Loans	£
Tax you owe	£
Anything else owed	£
Student loan — kept out of the total below	£

Net worth £

Which stage are you at?

The first row that describes you is your stage. The last column is the only thing worth doing now.

Stabilising

Net worth near zero, a surprise bill goes on a card.

One month of costs in cash.

Clearing

A cushion exists, expensive debt still running.

Highest rate first. Take the full employer match while you do.

Building

No expensive debt, 3-6 months held, saving monthly.

Fill the tax-sheltered space: pension where relief is highest.

Compounding

Allowances largely used, net worth rising quietly.

Costs and asset mix. A point of charges takes a quarter over 30 years.

Transferring

More than you will spend.

Liquidity and paperwork: wills, pension nominations, estate tax.

The annual review

Once a year, in about an hour. January beats April — the tax year end is late to find an unused allowance.

- [ ] Recalculate net worth and write it beside last year's figure.
- [ ] Check what your employer actually matches, and take all of it.
- [ ] Check the ISA allowance used so far this tax year.
- [ ] Check pension contributions against the annual allowance.
- [ ] List every account, provider and login in one place.
- [ ] Check your will, and your pension death benefit nomination with it.
- [ ] Note the one thing you will change this year. One.

Date completed ______________________