

Chris Cash's 10-year Plan Summary

(Sample High School Student)

I am a student and expect to graduate in 2023.

MY 10-YEAR GOAL

My 10 year goal is to be able to establish myself financially, buy my first house, and begin the process of opening my own orthodontics practice.

MY MISSION IN LIFE

My mission in life is to have a successful career and be able to support a happy and healthy family.

MY DEFINITION OF SUCCESS

To be constantly trying to achieve your own personal goals and dreams, endlessly learning along the way.

MY CAREER CHOICE

Dentist

MY EDUCATION AND TRAINING GOALS

From my research this is the amount of education and/or training I need to complete to get an entry-level job in this field.

Education and Training	Duration
Bachelor Degree	4 Years
Masters Degree	2 Years

MY SKILLS INVENTORY

MY SKILLS INVENTORY		TRANSFERABLE SKILLS		
SKILLS I HAVE	HOW I USE THEM	CHOSEN CAREER Dentist	BACKUP 1 Financial Advisor	BACKUP 2 Pharmacist
ability to adapt to new environments			X	
active learning	I will use my active learning to constantly make developments in my education and knowledge.	X	X	X
active listening	I will use my active listen to listen to clients or patients wishes.	X	X	X
computer skills	I will use computers to run my orthodontics practice.	X	X	X
computer storage devices	I will use my knowledge of computer storage devices to keep important records pertaining to a company and my clients.	X	X	X
coordination	I will use my skill of coordination to build schedules and plan my time.	X	X	X
database	I will use databases to study and continue my pursuit of constant education.		X	
determination	I will use my skill of determination to always work hard at my job.	X	X	X
digital camera	I will use my knowledge of digital cameras to document any career related things that need to be documented.	X		
editorial skills	I will use my skill of editing to ensure that my work is professional.		X	
electronic presentation	I will use my skill of electronic presentations to teach others.	X		
e-mail management	I will use my skill of email management to communicate with coworkers and clients.	X	X	X
fitness	I will use my fitness to stay healthy.	X		X
flexibility	I will use my skill of flexibility to create schedules and find ways to work around others.			X
hard work	I will use my skill of hard work to ensure that I get all of my work done within the day, and that I never have to bring work home.	X	X	X
instructing	I will use my skill of instructing to help teach others.		X	
keyboarding (at least 50 wpm)	I will use my skill of keyboarding to communicate efficiently and save time on emails and records.	X	X	X
love of learning	I will use my love of learning to continue developing my knowledge.	X	X	X

MY PERSONAL PROFILE

Roles

Student
Friend
Sister

Nanny
Niece
Girlfriend

Nonprofit Thrift Store Volunteer
Cousin
Mountain Biker

Daughter
Editorial Associate
Runner

Skills & Aptitudes

Working with others
Meeting deadlines
Fitness

Planning
Problem solving
Time management

Communication
Organization
Computer skills

Reliable
Teamwork

Personality & Strengths

Independent
Curious
Balanced

Self-motivated
Intuitive
Honest

Hardworking
Dependable
Organized

Intelligent
Active
Perfectionist

Values

Family
Adventure
Exercise

Friends
Independence
Health

Strength
Exploration

Knowledge
Natural beauty

Passions

The Outdoors
School
Cars

Riding my bike
Learning
Animals

Running
Politics

Hiking
Biology

THE LIFESTYLE I WANT

RELATIONSHIPS

I want to be married and have 2 children.

The people I would like to have as friends: I would like to be friends with honest individuals who are down to earth, caring, and dependable. I would like to be able to spend at least **30 to 40 hours with family** and **1 to 10 hours with friends** each week. I envision myself **working 40 - 50 hours per week per week** at my chosen profession.

WORK

My mission: My mission in life is to always be learning and improving whatever my focus is. I would like to make a commitment to have all of my education done within 6 years, and be working and saving by age 25.

PERSONAL

On average, each week I'd like to spend **6 to 10 hours on recreation**, **6 to 10 hours on individual pursuits** and 6 to 10 hours contemplating and relaxing. *I would like to have the following flexibility:* I would like enough flexibility in my life allowing me to spend time with family and travel, but not too much to the point of boredom. *When it comes to "pace" I consider myself:* I am a high energy but focused person who plans on living a fast paced life. I plan to meet my spiritual needs by: I am unsure of this at the moment.

MATERIAL ITEMS

I envision myself living: I would like to live in the mountains, in a little cabin that is cozy and homey, but decorated nicely. I would like to have property and be able to garden in my free time. Once I'm working in my chosen field for a few years I would like to be making: I would like to reach an upper class income. *The possessions that are most important to me are:* I would like to have a small cabin, multiple cars, and a garage full of bikes.

THE BUDGET TO SUPPORT MY LIFESTYLE

My total monthly expenses, for the lifestyle I envision for myself and my family is **\$13,677 per month**. Therefore, I (we) need to earn the following salaries (pre-tax) to support this lifestyle:

One Income Earner in the Family: I need to earn at least \$164,131.50 per year, to support the lifestyle described in my budget narrative.

Two Income Earners in the Family: If I am married and we both work, on average we each need to earn at least \$82,065.25 per year to support the lifestyle described in my budget narrative.

MY BUDGET NARRATIVE

Today I am **14** years old. In **10** years, when I am **24** years old, this is how I would like my life to look.

FAMILY PROFILE

In my ideal situation, I plan to be **married**, have **2** children ages **3, 1**. I plan to live in: I would like to live in the mountains in a small, cozy cabin, to satisfy both my love of the outdoors and the activities that I enjoy.

HOUSING

I envision living in a A cabin with 3 bedrooms, 2 bathroom(s), loft areas and a wood burning fireplace. I would also like the cabin to be weatherized and have nice furniture/appliances. I plan to spend **\$3,005.00** per month for all housing expenses.

TRANSPORTATION

I plan to get around by walking , bicycle , public transportation , my own car, previously owned .

I plan to own at least one car described as a **2016, Volkswagen, golf**. My budget will include driving **1000** miles per month

My total transportation costs per month will be **\$1,115.00**

CLOTHING

For clothing, I plan to purchase recycled clothing , buy from discount or economy catalogs and stores , always buy on sale , buy from department stores and boutiques , buy designer fashions . I would like to have a moderate-size wardrobe. Our total family monthly budget for clothing will be **\$225**.

FOOD

My food budget is based on The Liberal Plan. Flexitarian may increase my food budget from this plan. My monthly food budget is projected to be \$1001.

SUNDRIES

I plan to budget \$100 each month for Sundries.

ENTERTAINMENT AND RECREATION

My Entertainment and recreation budget of **\$1300.00** includes: eating out at restaurants ; attending concerts ; my children's activities ; entertaining friends ; my hobby or sports

VACATIONS

I plan to take vacations **Every six months**. I hope to afford to take: camping/hiking ; car trips to places of interest. I will save **\$250** each month toward my vacations.

CHILDCARE

By the time I am **24** years old, I hope to , have **2** children ages **3, 1** . My plans for childcare are A private nursery school or day care center . I will need to budget **\$1726** for their childcare requirements.

HEALTH CARE

For my health care I want ; government-subsidized free clinics ; Health Maintenance Organization care ; private physician and dentist . I plan to budget \$1520 for healthcare costs.

FURNISHINGS

While I plan to have basic furnishings by age **24**, I expect to save **\$100** a month for replacements/new furnishings/equipment.

SAVINGS

Each month I will set aside \$500 in a savings account for the purpose of: emergencies ; repairs, replacements, or major purchases ; Children's college , retirement , income cushion .

MISCELLANEOUS

In addition I will budget \$300.00 per month for all those other expenses such as: holiday gifts ; pets ; contributions and charitable giving , private schooling for my children , high tech Services .

MY CAREER AND LIFESTYLE GOALS

Your lifestyle goal: Live a healthy lifestyle by exercising and eating well **every day** throughout **the next ten years**.

Objectives:

1. **Run on dirt 2-3 times a week.**
2. **Ride my hike, road or mountain, 2-3 times a week.**
3. **Eat healthy, mostly fruits, veggies, and proteins, every day** and stay away from artificial foods/gluten **during the week.**

Your lifestyle goal: Always make time to spend with family and friends for a couple hours each day.

Objectives:

1. When at work, **work effectively and efficiently** during **each hour of my day** to allow for time outside of work.
2. Never take work home, always leave it at the office at the end of the day.
3. When spending time with family, **be present with them** and **maximize the time and energy** I am spending with them.

Your lifestyle goal: To be employed with a good job by 25, earning enough to support myself and my lifestyle.

Objectives:

1. Go to University of Washington for 4 years to obtain an undergraduate degree by the time of graduation.
2. Apply to 5 different post graduate and dental schools throughout my senior year in college.
3. Stay determined and always be looking forward to the many opportunities that I may come across in life.

THE WORK CONDITIONS THAT MATCH MY PERSONALITY

MY IDEAL CAREER

I would like to work for myself. I would like to make people feel better. I would like to be recognized in the community for my work. I would like a job that lets me put my family duties first. I want to be married. I want to have children. The skills I have or would most like to acquire include: Sales, hard work, knowledge, teamwork speaking, time management

MY ACTION PLAN FOR THE NEXT 10 YEARS

YOUR 10-YEAR GOAL

My 10 year goal is to establish myself financially, buy my first house, and be in dental school so I can open an orthodontics practice.

YEAR ONE

Education and training: Pass all of my required classes and start taking classes in the Health Science pathway.

Living arrangements: At home.

Employment: Job at coffee shop near school.

Finances: Save all earnings.

YEAR TWO

Education and training: Continue classes in Health Science pathway and take at least one AP/dual credit class.

Living arrangements: At home.

Employment: Job at coffee shop near school.

Finances: Save all earnings.

YEAR THREE

Education and training: Finish Health Science pathway, take at least two AP/dual credit classes, and GRADUATE!

Living arrangements: At home.

Employment: Job at coffee shop near school.

Finances: Save all earnings.

YEAR FOUR

Education and training: Attend University of Washington and graduate with a degree in Business Administration.

Living arrangements: On campus college housing.

Employment: On campus job in cafe.

Finances: Save all earnings.

YEAR FIVE

Education and training: Attend U of W and graduate with a degree in Business Administration.

Living arrangements: Off campus college housing.

Employment: On campus job in cafe.

Finances: Save all earnings.

YEAR SIX

Education and training: Attend U of W and graduate with a degree in Business Administration.

Living arrangements: Off campus college housing.

Employment: Find an internship that relates to dentistry or business administration.

Finances: Continue to save earnings and invest in stock market.

YEAR SEVEN

Education and training: Attend U of W and complete degree in Business Administration. Apply to dental school.

Living arrangements: Off campus college housing.

Employment: Find an internship that relates to dentistry, and more specifically orthodontics.

Finances: Continue to save earnings and invest in stock market.

YEAR EIGHT

Education and training: Dental school.

Living arrangements: Apartments near graduate school.

Employment: Try to get by without working during dental school.

Finances: Continue to save while supporting myself with my savings while in dental school.

YEAR NINE

Education and training: Graduate from dental school.

Living arrangements: Apartments near graduate school.

Employment: Try to get by without working during dental school.

Finances: Continue to save while supporting myself with my savings while in dental school.

YEAR TEN

Education and training: On the job training in an orthodontics office.

Living arrangements: Apartments near job opportunities.

Employment: Working in an orthodontics office.

Finances: Be able to support myself with the salary that I am earning and start saving for a house.