

Money Marathon:

How to S-T-A-R-T with your financial journey

Learn how to make smart money moves and boost your knowledge about finances with our 5 step approach named S-T-A-R-T.

Ready to train your financial muscle? Read the summary below to begin the money marathon at your own pace.

#S et up the first steps

When it comes to investing, the opportunities available can seem quite overwhelming. Don't let this stop you from getting started! On our [Future Workout](#), you can find all kinds of free training resources to help you learn more about your personal finances.

#T rack your expenses

Budgeting is a skill that is important to stay on top of your finances. Be aware of how much money you earn each month and how much you are spending. Ask yourself these questions: What are your fixed and variable expenses? Do you have an income that allows you to save money? How can you free up money for savings? With our [Budgeting Assistant](#) you can track all your expenses and find out how much potential you have for savings. Go check it out!



#Activate your protection

Being prepared for risks is an essential part of your financial wellbeing. Insurance can help protect you from these risks. In practical terms, it gives you financial protection for specific situations. Take the time to find out which coverage is right for you and what you really need to be protected. Learn more about the different types of insurance and how to choose the right one for yourself [here](#).



#Reflect on your goals

When you're about to start your financial journey, it's time to ask yourself what you want to achieve. Reflect on your goals and dreams: What are your current and future financial needs? For example, are you looking to finance a couple of months traveling in the next years? Or perhaps, you would like to save for a longer-term goal like a house or retirement?

Being **financially literate** is key to make smart choices about your future

#Tackle your savings and investments

Investing is one way to build wealth and save for your financial goals. In short, investing is buying into something you think will grow in value over time. Be aware of the risks associated with investing and think about how much risk you are willing to take. When investing, remember that diversification is key to safety. Learn more about the different possibilities of investing in our [free online training](#).

