

Map out your year with a financial vision board

 By [Lisa Illingworth](#)

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January is generally the time of year for reflection and projection. We reflect upon the previous year, it's success and it's hardships and in doing so look forward to structuring the new year and planning what lies ahead.



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By planning the year and allocating the appropriate finances to those events and goals, a sense of control is exercised rather than hoping for a tax payout or a salary bonus to cover expenses over and above the norm. All too often we find ourselves at the end of a year thinking "Where did this year go? And what did I achieve?" In 2016, begin your year with a vision board that helps map out the short term goals for the year and the milestones needed to be achieved to have those visions realised.

Finding balance

A 2016 vision board can be a visual reminder of your purposes for the year and keep you on track when other distractions come up but it is imperative to begin with some planning. Start off by identifying your passions and setting aside time to pursue those; for example, a photography course if you like being behind the lens or identifying a major theatre production that you want to attend this year. Put those on a board with the date attached and the amount of time between now and then. You can even add unplanned for costs that took you by surprise in 2015 and impacted upon your disposable income.

Financial surprises can drastically impact upon your ability to take control of your vision for the year so having something set aside as a buffer for those days is exceptionally important and relieves the pressure when those surprises arise. Having a vision board with a good balance of necessity items, making sure you are prepared, and passion items to keep a balanced perspective - we can't always be travelling the world someone must do the dishes.

Financial preparations

The next step is to start the financial preparations for each of the vision board items. If one of the items on your board is to upgrade your wardrobe for winter then you should decide on a budget and set aside funds to help you do that. The most pressing concern for the success of vision boards is the element of self-discipline so it's best to use a tool that supports you in doing so.

[ADDaBIT](#) is a crowdfunding based platform where you can create a fund for each of your goals and upload a corresponding image. This acts like an electronic vision board where you can create a savings pocket for each of those special things. It's so much easier to achieve your goals when you are able to save a little towards them whenever you can and ensure that these funds are kept aside for their intended purpose.

You can create a fund for anything you like, from December's Mauritius family holiday to getting your child that electric scooter they wanted that you just couldn't afford. You can even start saving for next year's back to school costs or your next car service. For special occasions you can invite loved ones to contribute online towards something truly meaningful and help either you or your child reach your dreams.

This is not the year to let go by without being able to look back on some memorable occasions, some admirable experiences and having taken control over the necessary tasks. In 2016, don't just find yourself, create yourself!

ABOUT LISA ILLINGWORTH

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