

Age	0-10	10-20	20-30	30-40	40-50
Stage of life	Playing	Studying	Starting out	Family	Career
Mental	So exciting!	Why is everyone so stupid?	OMG, I'm responsible now	Head down, do my best	Got to push on
Planning Stage	Get started	Young and rebellious	Young and free, start putting aside	Partner up, move in, start family, keeping putting aside	Get financial ducks in a row. Start considering 20 years from now.
Costs	None	None	Rent and fun	Housing and serious things	Housing, kids' education and other serious things
Work	Pocket money from 5?	Part-time, work experience etc.	First job, find feet, get valuable, start progressing	Climb the ladder	Ramp up career
Pension	(Grand)parents pay in	(Grand)parents pay in	Parents pay in + auto enrolment	Up contribution levels	Up contribution levels
ISA	(Grand)parents pay in	(Grand)parents pay in	Young adult pays in	Young adult pays in	Young adult pays in
Mortgage	No	No	Maybe	Probably	Probably
Estate Planning	No	No	No	Wills as a minimum	Wills + powers of attorney
Credit Score	No	Set up bank account	Boost credit score	Credit score = good mortgage deal	Credit score = good mortgage deal
Protection	No	No	No	Essential to cover lost income from death & illness	Essential to cover lost income from death & illness
Beware	All birthday and other money should be in an investment (not savings) ISA. Don't think a pension is for "later", do it now.	All birthday and other money should be in an investment (not savings) ISA. Don't think a pension is for "later", do it now.	Student Loans are not debt, they are a credit facility. Don't borrow money, save properly and live on what's left.	Protection is to replace income lost if tragedy occurs, not to clear a mortgage. Make sure you're still putting aside each month properly. What's left is your living budget.	You can't put too much aside for your retirement. This is the last chance to be doing it properly.
Notes	Get your (grand)children financially set up properly from day one. This encourages better behaviour in adulthood, it's the same as having them eat greens.	Get your (grand)children financially set up properly from day one. This encourages better behaviour in adulthood, it's the same as having them eat greens.	Make yourself as valuable as possible in the workplace. Your earnings potential determines how the next 60-80 years turns out. Be kind and be brave. What comes around, goes around.	You should start to be looking in good shape. For the first time thoughts about what your 50s and 60s (and beyond) should come to mind. Don't mortgage your future with a huge mortgage that stops you putting aside and living now.	Time to get serious. You can have the future you hope for, or you can hope and take what happens.