

# My financial timeline

1930

Most people give and receive plenty of advice on every topic imaginable. Finances and how to be successful are usually at the top of the list. John Hancock thinks discussing your actual experiences with your children or grandchildren is more valuable than giving advice.

*What was the world like when you were just starting out?* \_\_\_\_\_

1940

\_\_\_\_\_ *What decisions did you make that worked out well?* \_\_\_\_\_

\_\_\_\_\_ *What would you have done differently?*

1950

## Then and now

Different tastes and technology leads to different perspectives. What one generation takes for granted may not have existed for another. Before we talk about finances let's look at how the world has changed.

1960

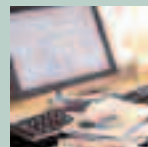
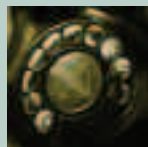
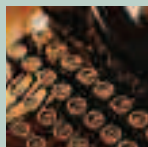
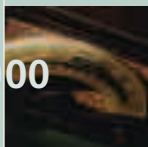
GRANDPARENTS	BABY BOOMERS	GENERATION Y & MILLENNIALS
Glen Miller	Elton John	??
Cooking from scratch	TV dinners	Microwaves
Phonograph	8 track	iPod
Radio	Color TV	Internet
Party lines	Breakup of AT&T	Cell phones & IM
Slide rule	Electronic calculator	Computers

1970

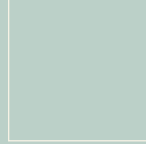
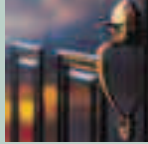
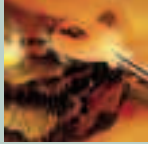
1980

1990

2000



2010



It is much easier to understand the long-term impact of inflation, investing and debt by looking back than by projecting the future, especially when we use real life examples. After all, a 30-year mortgage taken out today will be paid off in 2035. It's much easier to look at a mortgage taken out 30 years ago, in 1975. While history is not a perfect guide to the future, it's a good bet that the world will keep changing. Take a few minutes to fill out these questions and discuss them with your grandchildren. Chances are you'll all learn something new.

## My financial timeline

I purchased my first house in \_\_\_\_\_ for \_\_\_\_\_. My mortgage was \_\_\_\_\_, which I paid off in \_\_\_\_\_.

My first car was a \_\_\_\_\_ that I bought for \_\_\_\_\_ in \_\_\_\_\_. I borrowed \_\_\_\_\_ to buy it. It is currently worth \_\_\_\_\_.

My first job was \_\_\_\_\_ which I got in \_\_\_\_\_ and I made \_\_\_\_\_.

I thought someone who made \$\_\_\_\_\_ a year was rich.

The rent on my first apartment was \_\_\_\_\_. At that time, a burger and fries was about \_\_\_\_\_.

The first movie I ever saw was \_\_\_\_\_ and a ticket cost \_\_\_\_\_.

The cheapest postage stamp I can remember cost \_\_\_\_\_.

The best investment I ever made was \_\_\_\_\_, which I acquired in \_\_\_\_\_.

The reason it was so good was \_\_\_\_\_

My worst financial decision was \_\_\_\_\_

I learned \_\_\_\_\_

The best investment I almost made but didn't \_\_\_\_\_

The one thing I wish I knew at your age is \_\_\_\_\_

# When I was your age, I wanted to...



We all have hopes, dreams and goals. The goals change over time as you either accomplish them or decide something else is better. Looking back on the goals you had when you were young can be enlightening, both for you and your children and grandchildren. Which goals did you meet? What dreams did you fulfill? Which ones no longer seem so important?



Beyond giving an insight into who you were, your goals and what you did to accomplish them can be a valuable guide to the following generations.

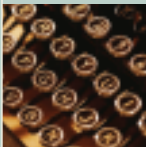
## GOALS

1} By the time I was \_\_\_\_\_, I wanted to \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2} The job I really wanted was \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3} I thought I would be successful when I \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4} \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

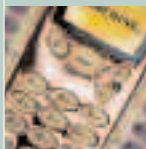


5} \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The one goal I didn't have and wish I did: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

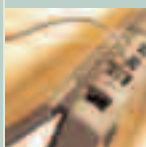
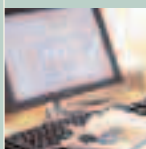
The one goal I spent too much time on: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Now it's your turn



## Life goals for the young adult

We've looked at the past — now it's time to look at your future. What do you want to do? What are you going to do to accomplish it? One last piece of advice, look beyond the financial. Money is a tool not a goal in and of itself.



### GOALS

1} By the time I turn \_\_\_\_\_, I want to \_\_\_\_\_

\_\_\_\_\_

2} My dream job is \_\_\_\_\_

\_\_\_\_\_

3} I will consider myself successful when I \_\_\_\_\_

\_\_\_\_\_

4} \_\_\_\_\_

\_\_\_\_\_

5} \_\_\_\_\_

\_\_\_\_\_

*Goal setting is a dynamic process. Periodically revisit these goals to see how you're progressing, add new goals and to check off what you've accomplished.*

#### **Places I want to visit:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**I want to:** (get my scuba certification, swim with dolphins, climb a mountain, etc.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



WORLDWIDE SPONSOR

#### **John Hancock Funds, LLC**

MEMBER NASD  
101 Huntington Avenue  
Boston, MA 02199-7603

1-800-225-5291  
1-800-554-6713 TDD  
1-800-338-8080 EASI-Line  
www.jhfunds.com

Mutual Funds  
Institutional Services  
Private Managed Accounts  
Retirement Plans

NOT FDIC INSURED    MAY LOSE VALUE  
NO BANK GUARANTEE  
NOT INSURED BY ANY GOVERNMENT AGENCY

SDHNGCH 3/05