

Age 35 End Result

Personal

Personal Relationship: I tentatively expect to be married by 28. We will love our careers and maintain a healthy, open relationship and we both share a passion for keeping fit.

Location: I will live in NYC, preferably in Manhattan, but I am open to other areas because it costs a lot to live in a desirable location.

Own/Rent: If my parents purchase an apartment, I will live there. However, I would move back to the suburbs in order to raise a family, so I will have to save up for a down payment of at least 20%. If parents do not purchase apartment, will most likely be renting while saving money to buy a house.

Commute/Car: Living in the city means that I will use public transportation. At least 1 car will be necessary for trips, especially if I am married, but would eventually like to have 2 cars (another cost to consider).

Weekend Fun: My husband and I will enjoy spending time with each other doing activities such as bike riding, running, visiting museum, relaxing in the park or trying new classes such as salsa. We will also take time to hang out with our respective friends to maintain healthy social network and not get sick of each other.

Vacations: I plan on a yearly vacation. A different place every year would be fun, but I could easily settle for any island in the Caribbean.

Friends: My main friends will be from high school with a few from college as well. I would like to expand my friend circle through fitness groups, or book clubs.

Health: I plan to continue doing triathlons since competition is a good way to ensure that I work out. I will also continue to lift weights to maintain muscle mass and strength. I will maintain my personal trainer and fitness certifications in order to train clients on the side if I can't make a functioning business of it.

Financial Situation: I would like to make a 6-figure salary by the time I am 30. 32 at the absolute latest. This is due to the fact that living in NYC or any city tends to be very expensive and I would like to live in fair comfort while saving for a house. This will require a lot of work because this will come through promotions at work. This may require late nights and busy days.

Community Involvement: At 35, I won't feel too much pressure to contribute to the community if I am too busy since I plan to have a family by then. If there is a Rotary club, I will join and contribute to charity. In the long term, I would like to mentor young girls in under privileged areas to help them realize their goals.

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Parenting/Kids: I plan to raise my children in a similar manner to the way my family raised me. I will be loving and encouraging, but they will know when they have crossed the line and know not to be disrespectful. I would like to seriously consider/prep to have my first child by 30.

Extended Family (Parents/Siblings): My brother and I will become closer after he graduates from college, but we have a close relationship as is. My current boyfriend gets along very well with my family and I get along with his. Additionally, our parents get along with each other.

Career

Ideal: Own a business that specializes in designing corporate wellness programs for business firms. I would need a partner to help me with this because it would take a lot of time and effort to run, and it would require start-up funds, which I can't provide on my own.

Back Up Plan: A marketing job that allows me to be creative and have fun while providing results for the company. I would like to be on my way to taking on a large position in the firm. This may require grad school- hopefully the company provides some help, otherwise that will be another loan to consider in addition to a house loan. Grad school may not work out if that is the case.

What I don't want as a Career: I don't want to be trapped in a cubicle, feeling overlooked and under-appreciated. I would like a career where I am able to interact with people on a regular basis. This applies to any career that I may take. Marketing seems like fun for now.

At what level of management I am: Senior level

Social Work Environment: I would like to work in a small company or a company that has a small-company feel. I would like to know the people I am working with and be able to speak to them in-person. I would like an environment that values intelligence, but still values humility. The environment will be open and social.

Physical Work Environment: In the city, will have cubicles (as opposed to a bullpen set up).

Company's Market: Health and Wellness, Wealth Management, Banking

Company's Values: The company must value employee satisfaction, health & wellness. I would prefer not to work for a company that encourages individuals to work incredibly late on a regular basis. They must give back to the community they are based in and value honesty, entrepreneurial spirit and want to evolve as times change.

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Insights

I have a lot to get done considering I will be 25 in 3 months. My main objective is to start saving money as soon as I have steady funds coming in. I would still like to have my own business, but at the moment, my goal is to find a job in an area that I like. This will provide steady funds required to start saving. In addition, if I am in marketing, I can learn about the most effective ways to market a company and hopefully make useful connections for future use if I choose to start a company.

As far as marriage and a family, I am in a steady relationship. It's not wise to put all of your eggs in one basket so I plan to save as though I have to do everything on my own. If we remain together and choose to start a joint savings account, that would be helpful. If we do not remain together, I will run the risk of finding myself in a tough position as far as pursuing work goals and family goals. I don't believe in setting marriage goals by a certain age since it may cause unnecessary pressure and result in settling for somebody who you are not compatible with. I believe in love, but I believe it has to be right.