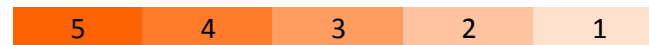


# Heat map

		Spending (and Budgeting)			Borrowing			Saving	Investing	Pensions	Planning and Insurance
<i>Frequency/Time Scale</i>		High frequency / Habitual	Discretionary	Low Frequency "Big Ticket"	Overdrafts, short term loans	Consumer credit, including auto loans	Long term loans, mortgages	Short term	Long term	Retirement	Short and long term
<i>Transactions/Life Moments</i>		Groceries, transport, utilities	Leisure, durables, trips	Holidays, Cars, weddings, homes	Temporary / recurrent income shortfalls	Purchases of cars or other consumer durables	Home purchase	Buffers, spending goals	Wealth accumulation, transfers, buying big ticket items	Retirement, inheritance	Insurances (home or rental, vehicle, life insurance, and others)
<b>Macro</b>	Income										
	Inflation										
	Jobs / wages										
	Interest rates										
	Asset Prices										
	Taxes/Benefits										
	Pensions										
<b>Meso</b>	Regulations										
	Demographics										
	Peers										
	Social Networks										
	Advisers-firms										
	Friends										
	Families										
<b>Micro</b>	Partners										
	Geo-spatial mobility / localisation										
	Communication										
	Technology										
	Age										
	Gender / Family composition										
	Education										
SE background											
Financial Literacy											
Personality (traits)											
Economic preferences & identity											
Subj. expectations/perceptions											
Values and Emotions											
Intuition and Experience											



**THINK**  
**FORWARD** INITIATIVE