

Heat map

Frequency/Time Scale	Income		Spending		Borrowing		Saving		Planning	
	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term
<i>Examples</i>	<i>Temporary benefits, monetary windfalls, irregular income</i>	<i>Regular income (e.g. monthly wages, pensions, rents, benefits)</i>	<i>High frequency purchases (e.g., groceries, transport, utilities & leisure)</i>	<i>Low frequency "big ticket" purchases (e.g., holidays, cars, weddings, homes)</i>	<i>Overdrafts, consumer credit, short-term loans</i>	<i>Mortgages and other long-term loans (e.g. cars and durables)</i>	<i>Savings set aside as a buffer, emergency fund, or for short-term planned expenses</i>	<i>Pension savings, investments, wealth/assets accumulation, inheritance</i>	<i>Budgeting, tracking income and expenses, short-term financial goal setting and tracking</i>	<i>Insurance (home or rental, vehicle, life insurance, etc), long-term financial goal setting and tracking</i>
Macro	Aggregate income fluctuations									
	Inflation									
	Labour market									
	Interest rates									
	Asset prices									
	Taxes and benefits									
	Pensions									
	Regulations and reforms									
	Aggregate consumer confidence									
	Demographic trends									
	Infrastructure and public services									
	Environment									
	Politics and Institutions									
Meso	Professional and social networks									
	Businesses									
	Employers									
	Affective ties (e.g. partners, family)									
	Mobility and localisation									
	Communication and framing									
	Advice and coaching									
	Social and cultural factors									
	Technology									
	Media									
Micro	Demographics									
	Socio-economic status									
	Employment (status)									
	Financial literacy and capabilities									
	Mental and physical health									
	Personality and identity									
	Economic preferences									
	Attitudes, perceptions, beliefs and expectations									
	Values and norms									
	Emotions									
	Habits and experience									

THINK
FORWARD INITIATIVE