

# Transitions List

## Family changes

- Getting married
- Having children
- Starting a family
- Child starting university
- Child starting childcare
- Child starting primary school
- Child starting secondary school
- Divorce
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## Economic changes

- Interest rate changes
- Tax rate changes
- Investment market falling
- Investment market rising
- Devaluation of asset
- Inflation
- Deflation
- Recession
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## Financial Changes

- Pay increases
- Pay decreases
- Saving for education
- Selling assets
- Receiving an Inheritance
- Inheriting a property
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## Lifestyle changes

- Buying first home
- Buying bigger home
- Renovating home
- Building a pool
- Landscaping to home
- Buying a lifestyle property
- Retirement
- Caring for an aging parent
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## Goal changes

- Wanting a lifestyle property
- Wanting to retire earlier
- Wanting to work less
- Wanting to work more
- Wanting a boat
- Upgrading cars
- Taking holidays
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## Health changes

- Parent illness
- Child illness
- Loss of spouse
- Loss of parent
- Grandparent illness
- Loss of grandparent
- Friend / sibling illness
- Loss of friend / sibling
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## Work changes

- Retirement
- Changing jobs
- Career transitions
- Getting a promotion
- Working more hours
- Working fewer hours
- Starting a business
- Your first job
- Unemployment
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