“One Day Could Be Today” *by Benjamin Grimsey*

We’ve all said it: *“I’ll sort it one day.”* The pension from an old job, the insurance policy you’ve been meaning to review, the vague feeling that maybe you should finally get your finances in order. Then another week passes. Another bill arrives. You tell yourself you’ll do it next month, when things quieten down — except, of course, they never really do.

I get it. I’m a financial planner by trade, but also a dad, a husband, and a human being with a to-do list longer than the A30. When life’s busy, money admin drops to the bottom. We’ll shop around for a new phone deal, book a weekend away, or fix something around the house — but sorting out long-term finances? That can wait. The problem is, while we’re not looking, time quietly moves on.

When people finally sit down and take a proper look at their finances, the most common thing I hear is: *“I wish I’d done this years ago.”* Not because they’ve missed the next big investment trend, but because clarity feels good. When we map out pensions, savings, protection, or mortgages properly, something changes. You can see where you stand. You can breathe again. And you start making decisions from confidence, not worry. It’s rarely about being rich — it’s about feeling in control.

Money is emotional. We don’t talk about that enough. It’s tied up in identity, security, pride, fear, and hope. For some, it’s stress; for others, it’s freedom. Most of us sit somewhere in between. That’s why proper financial planning isn’t really about spreadsheets or charts. It’s about people — their stories, their families, and the futures they want to build. And when those conversations happen, they’re often less about “How much can I make?” and more about “How do I make the most of what I’ve got?”

Here in Cornwall, life has its own rhythm. Many of my clients are self-employed, business owners, or families who just want to make smart, steady choices. They’re not chasing the markets — they just want to know their money’s working for them, not against them. At Octo Financial Planning, that’s exactly what we focus on: helping people find a clear sense of direction. No jargon, no pressure — just honest, ongoing advice that fits your life.

And while a full financial plan can make a huge difference, the truth is that *big change usually starts with small habits*. The kind that don’t require a spreadsheet, just a bit of consistency. Things like checking your bank app once a week instead of once a month, rounding up small payments into savings, or setting up a standing order that quietly builds your rainy-day fund in the background. It's remembering to review your insurance once a year, or increasing your pension contribution by just one percent when you get a pay rise. It's deciding to finally talk about money as a couple, or teaching your kids what saving actually looks like — not as a lecture, but through everyday choices. Those small steps don't look dramatic, but over time, they change everything.

One client I worked with recently said he always felt anxious about money — not because he didn't earn enough, but because he never really knew where it all went. We didn't overhaul his life; we just added structure. A spending tracker, a few account tweaks, and a clear savings target. A short while after, he told me, "It's the first time I've felt calm about money in years." That's the real impact of planning — not the numbers, but the feeling of finally being in control.

And this year, more than most, it might pay to have that clarity. With the Autumn Budget 2025 fast approaching, the financial world is bracing for change — and while no one knows exactly what will be announced, there's a fair amount of speculation. Rumours suggest the government may look again at *pension tax relief* for higher earners or *tax-free cash allowances*, possibly altering the rules for those planning to retire in the next few years. There's also talk of *reforms to ISAs*, perhaps reducing the annual allowance or merging the different types into one simplified version.

For anyone building long-term savings, these changes could shift the landscape. It might make sense to use the current allowances while they're still available, or at least keep a close eye on how the new rules unfold. Property investors are watching too. There's chatter about new tax measures on rental income or possible National Insurance charges for landlords — something that could affect many here in Cornwall, where buy-to-lets form part of people's retirement strategy. And inheritance tax is never far from discussion; thresholds have been frozen for years, and further tightening could be on the horizon.

No one can predict exactly what will happen, and knee-jerk reactions rarely help. But staying informed — and reviewing your position in light of potential change — is what good planning is all about. It's about understanding how the "what ifs" might affect your bigger picture, so that when change comes, you're ready for it.

Financial planning isn't about perfection; it's about progress. You won't fix everything overnight, and that's okay. The power lies in the direction, not the speed. A small, positive change made consistently beats a grand plan that never leaves the page. Once you begin to see your money as a tool rather than a stress, everything starts to feel lighter.

In the end, financial planning is really about time. The time you save by being organised. The time you buy back by removing worry. The time you give your future self — and the people you love — by thinking ahead. It's the quiet satisfaction of knowing that whatever life brings, you've built a foundation that can hold steady.

So maybe "one day" could be today. Maybe not. But if this gets you thinking, or nudges you even slightly closer to starting the conversation, that's a step in the right direction. Because financial planning isn't really about money — it's about peace of mind, freedom, and knowing that future you will thank present you for finally sorting it out.

📩 ben.grimsey@octofp.com

🌐 www.octofp.com

📍 Based in Falmouth, Cornwall | Independent Financial Planner

Octo

FINANCIAL PLANNING