



Personal Financial Goals

Think about a future where you are happy with your finances. Have you paid off all of your debt? Bought a house? Have money saved up for an emergency? Whatever you see, this is your financial vision.

My financial vision is:

Now, break that vision down into concrete goals. If you want to pay off all of your debt, for example, you might list “pay off my VISA card”, “pay off student loans”, and/or “pay off hospital bill”.

My SHORT-TERM financial goals are:	Total \$ Amount	\$ Amount per Period
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

My LONG-TERM financial goals are:	Total \$ Amount	\$ Amount per Period
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

Tips:

- Short-term goals can be reached in a year or less. Long-term goals will take more than a year to reach.
- Total Amount is how much your goal will cost.
 - For example, if your short term goal is “save for birthday presents”. The total amount would be how much you want to spend on presents (say \$200).
- The Amount Per Period is how much you have to save each month (or week or day, depending on how you choose to budget) to reach your total amount by the time you need it.
 - For example, if you have five months until a birthday and you want to be able to spend \$200 birthday presents, you would divide \$200 by 5 months to get the amount per period. In this example, that would be \$40 per month.