

The first step in planning for your financial future is setting financial goals. Use this worksheet to help you map out your financial future – no matter what you are trying to achieve.

Brainstorm: Start the process by thinking about the financial goals you want to achieve in 1, 5 and 10 years.

Short-Term Goals (< 1 Year)	Mid-Term Goals (< 5 Years)	Long-Term Goals (10+ Years)
<p>What do you want to achieve this year?</p> <ul style="list-style-type: none"> • Pay off your credit card balance? • Take a vacation? • Purchase a new computer? 	<p>What do you want to achieve in the next five years?</p> <ul style="list-style-type: none"> • Do you need a new car? • Are you saving to go back to school? 	<p>Think about ten years from now.</p> <ul style="list-style-type: none"> • Pay off your mortgage? • Saving for retirement? • Saving for college?
1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____

Set Your Goals: Pick your top goals and enter them below. Decide your timeframe and how much you will need to achieve each one. Then, think through any savings you can put towards each goal, how much more you'll need to achieve it, and how you'll get there.

Goal	Timeframe	Amount Needed	Starting Amount	Budget Goal	How I'll Get There
Example: Down payment for a car	12 months	\$4,000 (20% down on \$20,000 car)	\$2,500	\$1,500 (or \$125 per month)	Save \$30 each week by packing lunch and making my own coffee.