

GOALS

Date:

Dream Making Priorities

My ultimate dream is to:

TOP THREE PRIORITIES

Personal Priorities

Goals can guide my personal life (i.e., family, health, social connections, lifestyle). My top three personal priorities are: (Example: I need to make healthier choices, lose weight, and get fit.)

- 1.
- 2.
- 3.

Financial Priorities

To make my dreams come true, I need to make significant progress in these financial areas: (Example: I need to pay off my credit card debt as soon as possible.)

- 1.
- 2.
- 3.

SETTING GOALS

A good goal has seven qualities: SMARTER

Specific **Measurable** **Actionable** **Relevant** **Time-bound** **Evaluate** **Reward**

Example: I will pay off my \$10,000 credit card debt in 18 months by using my bonus (\$4,000) to pay into the principal and making \$400 monthly payments. I will stop charging to the credit card and will evaluate my progress on the first day of each month. When I accomplish this goal, I will take a road trip with my friends, using cash.

Goals should also be realistic and attainable. But how do you know what is attainable in ten or twenty years? You might know what you can achieve this week or over the next six months, but why not have lofty goals? These are “pie-in-the-sky” just for fun goals. They don’t have to be SMARTER because you can’t possibly forecast that far into the future.

Example: I will build a net worth of \$1,000,000 by the time I reach age 50.

Note: This was my lofty dream. Did I make it? No. But I make incredible progress. It's a win-win situation. Made your goal? Great. Miss your goal? Oh well - you got a lot closer.

Instructions:

1. Write down your lofty goals, both personal and financial.
2. Add your current status for each goal. (Example: Write down your debt by amount and who you owe; list your assets by amount and where investment is held; Record your health status.)
3. Add SMARTER personal goals for the next four years.
4. WAIT! We'll add financial goals as we progress through the course. Here's the schedule.
Unit 3 - debt and savings goals
Unit 4 - dream and retirement goals.

PERSONAL GOALS

FAMILY

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

SOCIAL CONNECTIONS/COMMUNITY

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

HEALTH

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

OTHER GOAL

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

FINANCIAL GOALS

To leave the workforce early, you'll need to (1) eliminate or lower your debt; (2) fully fund your emergency savings account; (3) build a robust Dream Fund; and (4) invest in a tax-advantaged retirement account.

SAVINGS

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

DEBT

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

RETIREMENT

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

DREAM FUND

Lofty Goal:

Current Status	Goals
	Year 1:
	Year 2:
	Year 3:
	Year 4:

Notes:

MONTHLY GOAL CALENDAR

A good way to stay on track is to set goals for your day, week, and months. Use this calendar when you have your YEAR 1 goals set. At the beginning of each month, add actions that will help you achieve your one-year plan, then place a check mark after you accomplish each goal.

MONTH:	
Personal Goals	Financial Goals

MONTH:	
Personal Goals	Financial Goals

MONTH:	
Personal Goals	Financial Goals

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Personal Goals	Financial Goals

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