

Goals & Values

Before you can begin to manage your money, you need to identify what is important to you. Then you have a foundation to decide what you want to do with your money.

If it is important for you to...

live without money worries

have a home for your family

spend time traveling

drive a particular kind of vehicle

Your goal may be to:

pay off credit cards

save 3 months of rent for "just in case"

build up savings to take time off work

save up a moderate down payment

Someone who manages their finances responsibly has peace of mind and knows how to:

Pay their living expenses

Keep debts to a manageable level

Save for the extras that make life enjoyable

Avoid constant money anxiety



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Set Your Financial Goals

Dreams and goals are not the same thing. A dream is something intangible that you hope for, while a goal is something solid that you plan for and strive to achieve. A financial goal states what you plan to accomplish, how much time you'll need to devote to achieve your goal, and how you plan to make your goal fit into your overall budget and life. Use the space below to outline some of your own financial goals.

| Short-Term Goals (Under 6 Months) | Estimated Cost | Target Date | Action Steps |
|---------------------------------------|----------------|-------------|--------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| Medium-Term Goals (6-12 Months) | Estimated Cost | Target Date | Action Steps |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| Longer-Term Goals (Over 12 Months) | Estimated Cost | Target Date | Action Steps |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |



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