



My "SMART" Financial Goals

| Short-term goals: (Within One Year) | Estimated Cost | Target Date | Actions I Can Take Toward Achieving Goal |
|--|----------------|-------------|---|
| E.g., save \$2400 emergency fund | \$200/mo | 1/1/2021 | Set up auto xfer to savings |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |

Medium-term goals (One to Five Years):

| | | | |
|--|-------------------------|-------------------|--|
| E.g., save \$20k for house down- payment in 5 years | \$ _____ \$333.33/mo | _____ 1/1/2026 | _____ Set up hidden account, auto xfers |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |

Long-term goals (More than Five Years):

| | | | |
|---------------------------------|----------|-------|-------------------------------------|
| Retire early at age 60 w/\$1mil | \$900/mo | _____ | Includes Employer match. Setup 401k |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |
| _____ | \$ _____ | _____ | _____ |

- S = Specific
- M = Measurable
- A = Action-oriented
- R = Realistic
- T = Time-oriented