



Financial goals planning sheet

No matter where you're at on the financial wellness path, putting your money goals in writing can set you up for success. Use this worksheet as your guide to define and track your plans.

1. Think about what's important to you to help define financial goals.

- What's your ideal lifestyle?

- Would you rather spend money on experiences or things?

- How many kids (if any) would you like to have?

- When do you want to retire?

2. Set multiple financial goals to see your hard work pay off.

- What are your short-term goals? *(e.g. saving an extra \$20 per paycheck.)*

- Mid-term goals? *(e.g. saving \$1,000 a year.)*

- Long-term goals? *(e.g. saving \$10,000 for a future home down payment or a wedding.)*

3. Find a method for tracking income and expenses that works for you.

- Will you use a spreadsheet, your bank's website, a third-party app, or pen and paper?



4. Make a savings plan.

- What percentage will you save from every paycheck? A good option is the 50/30/20 budgeting rule: 50 percent of your after-tax income toward needs, 30 percent toward wants and 20 percent toward savings and debt repayments. Write your intention down here, and stick to it.

- Where will the savings go – into a 401(k) or IRA, or perhaps another savings account?

5. Check in with yourself.

- After a month of tracking all your income and expenses, reflect here. What went well? What could you do better next month?

6. Plan for the unexpected.

- If you were to experience a financial emergency tomorrow, how would you handle it? How would you get your savings goals back on track? Having a plan in place now can save you stress later.
