



GOAL-SETTING WORKSHEET

Visualize Your Goals

Write down the financial goals you want to achieve, then rank their priority.

☐

☐

☐

Needs versus wants? Your needs, which are essential expenses, are prioritized above your wants when setting financial goals. For example, taking a no-expense-spared vacation when you don't have an adequate emergency fund can lead to more stress than fun.

Make Your Goals SMART

Use the **S.M.A.R.T.** framework (Specific, Measurable, Achievable, Relevant, Time-bound).

Your Goal	S	M	A	R	T
	<input checked="" type="checkbox"/> Be <u>S</u> pecific	<input type="checkbox"/> Make it <u>M</u> easurable (Total Cost)	<input type="checkbox"/> Make it <u>A</u> chieveable	<input type="checkbox"/> Ensure it's <u>R</u> elevant	<input type="checkbox"/> Establish a <u>T</u> ime Frame
Trip to Miami	Visit Miami for summer vacation	\$9,000 is required for the trip	I need to save \$500 per month	It's my delayed honeymoon	I have 18 months to save

Create an Action Plan

How will you achieve your goals? Identify the financial steps to reach your monthly savings target.

Action Step	Monthly Savings	Start Date	Complete Date	<input checked="" type="checkbox"/>
1.	\$			<input type="checkbox"/>
2.	\$			<input type="checkbox"/>
3.	\$			<input type="checkbox"/>
4.	\$			<input type="checkbox"/>

Speak with a Command Financial Specialist (CFS) or a Personal Financial Manager (PFM) if you need help in setting or meeting your goals.