

SETTING & REACHING > YOUR GOALS <

My Most Important Money-Related Goals:

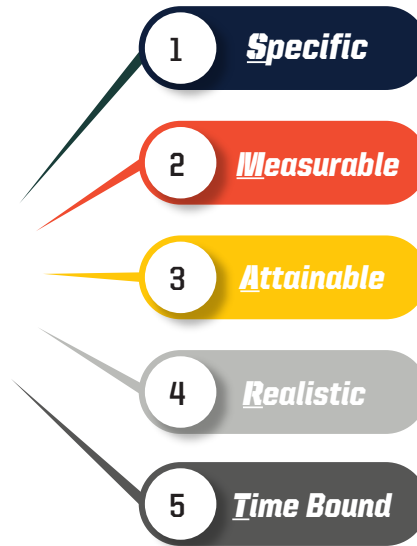
For example: save money for a down payment, get out of debt, or get current on all of your bills.

1. _____

2. _____

3. _____

For each goal, make sure it's SMART:



Plan your celebration. Reward yourself for completing your goals!

What words describe how you will feel when you reach your goal?

SMALL STEPS FOR EACH MONTH

JANUARY

- Calculate your holiday expenses from December. Use those numbers to help you budget for the holidays this year.
- Action Step _____

FEBRUARY

- How did your January budget work out? Do you need to make changes?
- Action Step _____

MARCH

- How did your February budget work out? Do you need to make changes?
- Action Step _____

APRIL

- Did you get a tax refund? Try the 50/50: save 50% of your refund, play with the other 50%.
- Action Step _____

MAY

- Is there a three day weekend coming up? Do you need to plan for the holiday?
- Action Step _____

JUNE

- Does your budget need a tune-up for the summer months?
- Action Step _____

JULY

- Budget your summer road trip or getaway.
- Action Step _____

AUGUST

- It's back to school time. Do you need to adjust your budget for any extra expenses?
- Action Step _____

SEPTEMBER

- Christmas is December 25th, do you have a plan?
- Action Step _____

OCTOBER

- Trick or treat? Are you on track to end this year better than last year?
- Action Step _____

NOVEMBER

- Thanksgiving is at the end of this month, do you need to adjust the amount you've budgeted for groceries?
- Action Step _____

DECEMBER

- You've worked hard, enjoy the holidays.
- Action Step _____
