



CREATING FINANCIAL GOALS

Southwestern College • Office of Financial Aid

Living below your means and spending less are good habits to develop. Financial dreams keep you heading in the right direction. Clear financial goals give you the motivation you need to achieve your dreams.

Financial Dream	Financial Goal
Something you <i>hope</i> to achieve but have no clear plan.	Specific, measureable objective that you <i>intend</i> to achieve.
- I would like to retire by the time I'm 40. - I would like to buy a car someday.	- I will establish an IRA and begin saving now by investing \$50 per month. - I will pay off my student loans no more than 10 years after graduation.

Use this worksheet to help set your goals:

My Financial Goals			
Today's Date:			
Short Term Goals (Under 6 Mos)	Total Cost	Target Date	Ways to Reach (save per week/month, invest, etc)
Medium Term Goals (6 Mos to 1 Yr)	Total Cost	Target Date	Ways to Reach (save per week/month, invest, etc)
Long Term Goals (Over a Year)	Total Cost	Target Date	Ways to Reach (save per week/month, invest, etc)