



Set goals. Create wealth.

“Wealth” means different things to different people. For some, it means financial security or independence; for others, it’s the ability to travel, fund a grandchild’s education or start a foundation.

Knowing what wealth means to you helps you create your personal financial plan because it helps to define your goals. Your financial plan is your blueprint for building your wealth and achieving your goals.

What does wealth mean to you?

Now that you have defined what wealth means to you, you can set the right goals to get you there. For any goal to be effective, it must meet five criteria that make it a “SMART” goal: **S**pecific, **M**easurable, **A**chievable, **R**elevant and **T**ime-bound. Write your goals below and review them regularly to inspire you to act.

Short-term goals (achieve in less than 3 years)

Need to have

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Goal #2:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Would like to have

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Goal #2:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Medium-term goals (achieve in 3-10 years)

Needs

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Goal #2:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Wants

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Goal #2:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Long-term goals (achieve in 10+ years)

Needs

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Goal #2:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

Wants

Goal #1:

Amount needed: \$

Amount saved today: \$

Date to achieve:

Steps to get there:

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