

Set Financial Goals. Write down one or two goals in each category below. Then go back and think about which goals you believe will be most helpful to you 15 years down the road. Rank each goal accordingly. Finally, rank them as to what you really want to spend your money on right now. What are you most excited about? How similar are your two rankings? Can you work toward the top-ranked goals on both lists at the same time? Can you work toward both of these goals within your budget?

Rankings		
Financial Stability	Excitement Motivation	Financial Goals
Rainy Day Fund/Insurance (prepare for future bills, maintain emergency savings, purchase life/health insurance, home or renters insurance, car insurance, etc.)		
		Goal 1:
		Goal 2:
Debts (pay off credit cards, pay off loans, keep bills current, etc.)		
		Goal 1:
		Goal 2:
Investments (contribute to a retirement plan, purchase a home, start a Roth or regular IRA, start an education fund, etc.)		
		Goal 1:
		Goal 2:
Personal and Family Goals (plan for a future vacation, save for a hobby, save for hopes and dreams, purchase important gifts, etc.)		
		Goal 1:
		Goal 2: