

# WHAT ARE YOUR FINANCIAL GOALS?

Financial goals are unique to you and your circumstances. By following the SMART principle you'll be able to list your short, medium and long term financial goals in no time!



**Specific**



**Measurable**



**Attainable**



**Relevant**



**Time based**

## Short term examples - 12 month time frame

- Reduce my power and phone bills
- Get rid of my credit card debt
- Buy a more reliable computer
- Start a rainy day savings account
- Set and stick to my budget
- Set up separate savings accounts
- Reduce buying takeaway coffee
- Stop using buy now pay later apps

## Medium term examples - 1 to 5 year time frame

- Study at university
- Go on a holiday
- Upgrade my car
- Renovate my kitchen
- Start a family
- Open a new business venture
- Install solar panels on my home
- Buy my first home

## Long term examples - 6+ years time frame

- Be mortgage free before I'm 50
- Have a comfortable retirement
- Buy a rental property
- Pay off my student loan
- Regularly travel overseas
- Retire by age 60