



QUANTIFY YOUR GOALS

IDENTIFY HOW MUCH TIME AND MONEY YOU WILL NEED TO REACH EACH GOAL. ALLOW FOR INFLATION, WHICH HAS AVERAGED JUST OVER 2% DURING THE PAST 20 YEARS.

| GOALS (WHAT) | Short-Term | | | Long-Term | | |
|-----------------------------|----------------|-----------------|--------------------------|----------------|-----------------|------------------|
| | TIME (WHEN) | MONEY NEEDED | WHY IMPORTANT | TIME (WHEN) | MONEY NEEDED | WHY IMPORTANT |
| New vehicle down payment | 2 years | \$10,000 | Keep Payment Lower | N/A | N/A | N/A |
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