



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