1. Decide on your goals—what you plan to accomplish:
   - Short-term—six months to a year (buying a car, saving for vacation)
   - Medium-term—one to five years (saving for a house, emergency fund)
   - Long-term—five or more years (paying off student loans, retirement)

2. Estimate what it will cost to make each goal happen.

3. Set a target date, and use this as your deadline to meet or beat.

4. Budget for your goals—dividing the estimated cost of your goal by the number of weeks until your target date.

5. Keep a written reminder by filling in the chart below.

### Financial Goals Worksheet

<table>
<thead>
<tr>
<th>Goals</th>
<th>Estimated Cost</th>
<th>Target Date</th>
<th>Budget (savings per week/month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium-term</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Helpful tips

1. Be realistic about how much time and money it will take to accomplish each goal.
2. Don’t choose too many goals; determine which ones are most important and start with those.
3. Stay motivated by revisiting your list often to check on your progress.
4. If you have a setback or something throws you off your target date, don’t give up—set a new one.

Learn more about how to reach your financial goals.

Or speak to a Schwab Financial Consultant at 800-435-4000.