

**STEP 1: GOALS**

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LIST ANY AND ALL GOALS THAT YOU CAN THINK OF:

**Short-Term Goals**

**Mid-Term Goals**

**Long-Term Goals**

RE-WRITE ALL GOALS (*IN THEIR SEPARATE CATEGORIES*) ORDERING THEM FROM MOST IMPORTANT TO LEAST:

**Short-Term Goals**

**Mid-Term Goals**

**Long-Term Goals**

LAST TIME...COMBINE ALL OF YOUR CATEGORY GOALS TOGETHER INTO ONE LIST.  
FROM THE MOST IMPORTANT GOAL TO THE LEAST:

Lifetime Priority Goals List:

## STEP 2: BUDGET

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WRITE DOWN YOUR INCOME:

Income 1 -

Income 2 -

SET CATEGORY GOALS.

WRITE THE AMOUNT YOU THINK/KNOW YOU'LL SPEND EVERY MONTH NEXT TO EACH CATEGORY BELOW:

Mortgage/Rent -

Utilities:

Electricity -

Gas -

Water -

Garbage -

Internet -

Cable/TV -

Food:

Groceries -

Dining Out -

Transportation:

Car Payment -

Gas -

Entertainment -

Cell Phone -

Insurance (*House, Car, Medical*) -

Household/Personal Items -

Debt -

Donations -

FOR THE NEXT MONTH TRACK YOUR SPENDING UNDER EACH CATEGORY.

FEEL FREE TO WRITE DOWN YOUR TOTALS ABOVE (*NEXT TO YOUR GOAL*), USE A SPREADSHEET, OR USE AN APP SUCH AS MINT OR PERSONAL CAPITOL.

RE-EVALUATE YOUR GOALS. BASED ON WHAT YOU ACTUALLY SPENT FIND OUT WHERE YOU CAN IMPROVE, OR NEED TO ALLOCATE MORE MONEY. RE-WRITE YOUR GOALS.

ALLOCATE YOUR EXTRA MONEY. NOW THAT YOU KNOW HOW MUCH MONEY YOU CAN SAVE EVERY MONTH, GO BACK TO YOUR GOALS AND START PUTTING YOUR MONEY TOWARDS YOUR PRIORITY GOAL.

### STEP 3: TRACK YOUR NET WORTH

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WRITE DOWN ALL OF YOUR ASSET AMOUNTS (*ADD OR TAKE AWAY FROM THE LIST ALREADY PROVIDED*):

Checking –	<input type="text"/>	401k 2 –	<input type="text"/>
Savings –	<input type="text"/>	Roth IRA 1 –	<input type="text"/>
Cash ( <i>on hand</i> ) –	<input type="text"/>	Roth IRA 2 –	<input type="text"/>
House ( <i>equity</i> ) –	<input type="text"/>	Other –	<input type="text"/>
401k 1 –	<input type="text"/>		

WRITE DOWN ALL OF YOUR LIABILITIES (*ADD OR TAKE AWAY FROM THE LIST ALREADY PROVIDED*):

House ( <i>Mortgage</i> ) –	<input type="text"/>
Student Loans –	<input type="text"/>
Car Loans –	<input type="text"/>
Credit Card Debt –	<input type="text"/>

ADD UP YOUR ASSETS, THEN ADD UP YOUR LIABILITIES AND WRITE THEM BELOW. MINUS YOUR LIABILITY TOTAL FROM YOUR ASSET TOTAL:

Asset Total –	<input type="text"/>
Liability Total –	<input type="text"/>
Net Worth Total –	<input type="text"/>

CONTINUE TRACKING MONTHLY. FEEL FREE TO USE A SPREADSHEET, APP, OR PEN AND PAPER (*IF YOU'RE OLD SCHOOL*).