SHORT-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Pay off \$2,000 of credit card debt.

6 months

Open a credit card with a reward bonus.

1 month

Save \$100 on groceries and restaurants.

3 months

MID-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Pay off one debt.

2.5 years

Have a \$1,000 emergency fund.

1 year

Raise my credit score by 40 points.

1.5 years

LONG-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Save a 20% down payment for a house.

3 years

Eliminate \$100,000 in student loan debt.

7 years

Have \$50,000 in a savings account.

4 years

Self

Smart Money Financial Planner

Henry K. Hebeler

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