

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

Smart Money Financial Planner

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Forgue, Mariya Yesseleva-
Pionka, James Murray**



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