

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

Scott Harstad



Smart Money Financial Planner:

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Financial Planning and Personal Finance E. Thomas Garman, Raymond E. Forgue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01 *Financial Planning and Personal Finance* 1st Edition is the most comprehensive text on the market covering both professional Financial Planning and Personal Finance. Using a structured step-by-step approach and capturing the latest FASEA and FSLA requirements, students learn how to save and invest, manage loans, file taxes, decrease credit card debt, and plan for their future, and advise clients on their Australia/New Zealand terminology, legislation, and methodologies, along with real-life scenarios covering a wide range of financial challenges. Enable students to appreciate the relevance of key concepts, and useful advice from personal finance and financial planning experts helps them apply those concepts. Maths-based examples illustrate the critical importance of achieving long-term financial goals through investing. Instructor resources include solutions manual, PowerPoints, Test Bank, My Personal Financial Planner, MS Word worksheets, and Excel calculators.

Virgin Millionaire Ben Nash, 2024-10-07 Do you dream of being the first to reach the millionaire milestone? Do you have big money ambitions? Are you committed to being so successful with investing that you not only set up yourself but future generations as well? *Virgin Millionaire* is here to help you create a step-by-step game plan for true money and investing success. The goal: To live your ideal lifestyle WITHOUT sacrificing all your waking hours to work. If you want to become the first millionaire or multimillionaire in your family and guarantee your long-term financial security, this book shares expert advice to get you there. *Virgin Millionaire* combines the psychology behind wealth and money habit building with simple strategies and frameworks to give you the why, what, and how. You'll learn about the five Smart Money Stages every person moves through on their journey to financial independence. With the Smart Money Stages, you'll determine where you're at now and get clear, actionable strategies for growing your wealth so you can progress through each stage faster. Discover the tactics that will help you focus, optimise, and accelerate your money for ultimate impact. *Virgin Millionaire* will show you how to set up the building blocks for serious money success. Automate your money management to save time and drive better results. Cut your tax bill to get ahead faster. Buy your dream home without a crippling mortgage. Do

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The Affordable University Degree Pasquale De Marco,2025-04-05 College is more expensive than ever but that doesn t mean it s out of reach With careful planning and

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