

## 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

**Karin Nielsen-Saines**



**Smart Money Financial Planner:**

## Whispering the Techniques of Language: An Emotional Journey through **Smart Money Financial Planner**

In a digitally-driven earth where monitors reign supreme and quick interaction drowns out the subtleties of language, the profound techniques and emotional subtleties hidden within phrases frequently get unheard. However, nestled within the pages of **Smart Money Financial Planner** a charming literary value sporting with raw emotions, lies an exceptional journey waiting to be undertaken. Published by a talented wordsmith, this wonderful opus attracts readers on an introspective journey, lightly unraveling the veiled truths and profound affect resonating within the very cloth of every word. Within the mental depths of the emotional review, we shall embark upon a sincere exploration of the book's primary styles, dissect its captivating writing design, and yield to the effective resonance it evokes seriously within the recesses of readers' hearts.

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