

## 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

**Pasquale De Marco**



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