

Personal Financial Goals Worksheet

Goals	Priority Level (0-5)	Target Date or Time Horizon	Current Total Cost	Future Anticipated Total Cost	Rate of Return*	Required Savings (Annual if multi-year)
Short-Term Goals (less than 1 year)						
Accumulate adequate emergency fund	5	August 2010	\$4,000	\$4,000	1.0%	\$2,000
Intermediate-Term Goals (1 to 10 years)						
Save for down payment on car	4	August 2013	\$5,000	\$5,850	4.25%	\$1,200/yr
Pay off school loans early	5	October 2019			6.2%	\$600/yr
Long-Term Goals (More than 10 years)						
Save for retirement	3	Summer 2042		\$2,500,000	9.6%	\$4,000/yr
Save for down payment on house	4	August 2019	\$28,000	\$41,500	5.0%	\$2,500/yr

* The rate of return for a debt reduction goal would be the interest rate of the term loan or revolving credit line.