

STEP 1: SET YOUR GOALS

Setting solid, realistic goals can help you get rid of debt, stay out of debt, and attain the things you want. When you are developing your own plan, first you must decide what you need and what you want. Use the following goal-planning checklist to prioritize your short-term, intermediate-term, and long-term goals.

	Short Term (this year)	Intermediate Term (one to five years)	Long Term (five plus years)
Debt			
Liquidity (cash)			
Savings			
Retirement			