

Determine Your Current Financial Picture

What are your top 3 financial goals, in order of priority? Break each goal down into smaller steps

(For example, if your big goal is to buy a home, smaller steps might include putting aside a percentage of your income for a down payment, raising your credit score by 20 points, and gathering necessary financial documents for pre-approval)



GOAL #1

What are the challenges in achieving this goal?

What are the things I am willing to stop doing in order to achieve this goal?

step 1

step 2

step 3



GOAL #2

What are the challenges in achieving this goal?

What are the things I am willing to stop doing in order to achieve this goal?

step 1

step 2

step 3



GOAL #3

What are the challenges in achieving this goal?








What are the things I am willing to stop doing in order to achieve this goal?

step 1

step 2

step 3

Are each of these goals SMART? (Specific, Measurable, Attainable, Relevant, and Time-bound)

 Account Balances To Date:	 Source of Income: <small>(including amount and frequency)</small>	 Expenses: <small>(including fixed such as housing or utilities, and variable such as grocery or dining out money)</small>	 Debt: <small>(including student loans, credit card debt, etc.)</small>
 \$ checking _____	\$ _____ ; _____	\$ _____ ; _____ \$ _____ ; _____	\$ _____ ; _____
 \$ savings _____	\$ _____ ; _____	\$ _____ ; _____ \$ _____ ; _____	\$ _____ ; _____
 \$ retirement/investments _____	\$ _____ ; _____	\$ _____ ; _____ \$ _____ ; _____	\$ _____ ; _____

Helpful Resources:

Rockland Trust Learning Center
Find the Right Type of Savings Account
Savings Goal Calculator

Spend Less Calculator
Credit Card Payoff Calculator
Rent Vs. Buy Calculator

401(k) Savings Calculator
Retirement Savings Plan Calculator