



Financial Psychology

Planning, Prioritization, & Setting Goals Worksheet

This worksheet can help you specify the steps that will help you work toward your unique financial goals. Complete the steps to develop clarity in your financial plan.

Prioritization of Steps

Select your priority and write the step you feel will help you most. If you are not certain of your first step, it is to educate yourself and discover what that first step should be.

Place 'X' Next to your #1 Priority

On the one you marketed '#1 Priority', write the specific action you take.

Additional Education on Financial Psychology

Understand My Financial Sentiment

Understand My Stage of Change

Clarify First Steps

Make Long-term Financial Behavior Change

Specific Action I Will Take for My Indicated #1 Priority:

Goal-setting

Goal-setting and developing reasons for accomplishing those goals lies at the heart of helping you work toward greater financial strength. This activity will guide you to begin writing solid goals that will form the basis of your long-term financial plan.

Below is a framework for how to write an effective goal, followed by an example.

Framework

I will [**Specific_Goal_You_Will_Work_Toward**].

I will track my goal's progress by [**Measurement_of_Goal_Progress**].

I am motivated to accomplish this goal because [**Reasons_It_Will_Benefit_You**].

I know I can do this, because [**How_Your_Goal_Is_Attainable**].

When I finally [**Your_Finish_Line**],

I will feel [**How_You_Will_Feel_When_Completed**].

I will start by [**Date_You_Will_Start**]

And complete by [**Date_You_Will_Complete**].

Example: I will move from the Preparation Stage to the Action Stage on the Stage of Change Model. I will track my progress by writing down the action steps I plan to take. I am motivated to get to the Action Stage because I want to start working to secure my financial future for myself and my family. I know I can do this, because I've been preparing myself for the past year in the Preparation Stage. When I finally reach the Action Stage, I will feel confident and ready to take action. I will start next week and complete in two months.

Write your own goal using the framework.

I will _____

I will track my goal's progress by _____

I am motivated to accomplish this goal because _____

I know I can do this, because _____

When I finally _____

I will feel _____

I will start by _____

And complete by _____