

Financial Goal-Setting Worksheet

Step 4: Financial Planning Checklist

- Take stock of current financial situation (income, expenses, debts, savings, investments).
- Set SMART financial goals (Specific, Measurable, Achievable, Relevant, Time-bound).
- Create a budget to allocate income effectively.
- Establish an emergency fund (3-6 months of living expenses).
- Start saving and investing for your goals.
- Review and adjust your financial plan regularly.