

## CAPTURE YOUR GOALS (EXAMPLES)

Making the most of your salary and money requires an overall plan and an investment strategy. But you can't create these until you have worked out what your goals are. Your WHY. Your plan and investment strategy can then be built to support those goals.

Life and financial goals are a very personal thing, but broadly they might include things like 'buy an investment property', 'travel more', 'save for future school fees' and/or 'retire early'. Whatever your goals are, they need to be written down, along with when you would like to achieve them and, for goals with a financial component, how much they will cost. Here is an example to help you get started.

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3
<b>STEP 1: WRITE IT DOWN</b>	<b>School Fees</b>	<b>Deposit for home/ investment property</b>	<b>Financial Freedom</b>
<b>STEP 2: TAKE A PICTURE</b>	Took a photo of the actual school	Wrote the amount on a piece of paper	Picture of Italy
<b>STEP 3: HOW MUCH DO YOU NEED?</b>	\$130,000 (\$15,000 yearly with inflation)	\$50,000 (10% deposit for a \$500,000 property)	\$60,000 annually (\$700K at 8% pa)
<b>STEP 4: WHEN BY?</b>	30 <sup>th</sup> January 2035 (12 years from now - when child is going to High School)	3 years	1 <sup>st</sup> January 2043 (20 years from now)
<b>STEP 5: HOW TO ACHIEVE IT?</b>	\$600 pm at 7% pa (To get 7% pa on average, I will need investments such as shares or property)	\$1,400 pm at 3% pa (To get 3% pa, I will need a high interest bank account (not using investments as short term goal))	\$1,200 pm at 8% pa (I will use Super and Property to get 8% pa as long term investment)
<b>STEP 6: HOW TO STAY ON TRACK?</b>	My Aunt and I will have a catch up every 6 months	My partner and I will have a monthly catch up	I will get a Money Coach or Financial Adviser and see them annually
<b>STEP 7: PUT IT SOMEWHERE YOU CAN SEE IT</b>	Put photo on fridge	Pinned to my work desk	Put on mirror in my cupboard so I see it every day



## CAPTURE YOUR GOALS (BLANK)

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