

Financial goals tracker

Building up



Use our Financial goals tracker to set some short, medium and long-term goals. Then, think about three habits you can change or introduce today to achieve your goals. The key is to set goals that are realistic and suited to your current financial situation and avoid putting yourself under personal or financial pressure.

And remember, if things don't quite go to plan, at least you'll have options because you've started to build your wealth and secure your financial future.

How to use the Financial goals tracker

1. Think about your short, medium and long-term goals.
2. Next, think about the habits or changes you need to make to achieve these goals.
3. Work out any costs you have, how long it will take you to achieve your goals and who can help you stay accountable.
4. Try to revisit your goals at least once a month and update your progress.
5. If you have a big goal, such as paying off your mortgage, consider breaking it down into smaller short-term goals. For example, 'I will contribute an extra \$X to my mortgage this year.'
6. Don't forget to celebrate when you reach a goal or significant milestone.

My short-term goals

I will achieve these goals in 12 months or less

Listed below are two examples for your consideration only. Set goals and changes that suit you and that you’re comfortable with.

Example 1 Reduce costs	Financial	1. Make a list of all your expenses. Don't forget to include subscriptions and membership fees	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Cancel direct debits for subscriptions that aren't being used regularly					
		3. Contact utility providers to request discounts					
Example 2 Optimise investments	Financial	1. Develop an investment strategy starting with investment goals	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Consider consolidating your super if you have multiple accounts					
		3. Speak to a financial adviser to help navigate this process					

Fill in your goals below:

Goals	Type of goal	Three things I will do to achieve this goal	Time-frame	Estimated cost	I would like to achieve my goal by this date	Progress	Who will I ask to keep me accountable?
Goal 1:							
Goal 2:							
Goal 3:							
Goal 4:							

My medium-term goals

I will achieve these goals in 12 months or less

Listed below are two examples for your consideration only. Set goals and changes that suit you and that you’re comfortable with.

Example 1 Pay for your child’s education	Financial	1. Research education costs including school fees and extra-curricular activities	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Make a plan to meet these costs					
		3. Start saving early - there are special tax-effective investment products to save for education costs					
Example 2 Pay off mortgage	Financial	1. Contact your bank to find out about lowering your interest rate or consider switching to another lender	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Switch to fortnightly repayments					
		3. Make extra repayments when possible					

Fill in your goals below:

Goals	Type of goal	Three things I will do to achieve this goal	Time-frame	Estimated cost	I would like to achieve my goal by this date	Progress	Who will I ask to keep me accountable?
Goal 1:							
Goal 2:							
Goal 3:							
Goal 4:							

My long-term goals

I will achieve these goals in 12 months or less

Listed below are two examples for your consideration only. Set goals and changes that suit you and that you’re comfortable with.

Example 1 Help out the kids	Personal	1. Develop an investment strategy	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner
		2. Make small, regular contributions - these will really add up over time					
		3. Monitor these investments and speak to a financial adviser for help					
Example 2 Retire debt free	Financial	1. Make a list of all your current debts	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner
		2. Pay off any credit card debt, car loans and personal loans					
		3. Make extra mortgage repayments					

Fill in your goals below:

Goals	Type of goal	Three things I will do to achieve this goal	Time-frame	Estimated cost	I would like to achieve my goal by this date	Progress	Who will I ask to keep me accountable?
Goal 1:							
Goal 2:							
Goal 3:							
Goal 4:							