

Financial goals tracker

Making progress



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 Pay off credit debt	Financial	1. Consolidate debts in one card that offers incentives	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Create a budget and stick to it					
		3. Pay credit card bills on time to avoid extra interest or late fees					
Example 2 Move in with partner	Personal	1. Talk honestly about managing joint expenses	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Create a plan and budget for household costs like bills and food					
		3. Open a joint account or use apps such as SplitWise to share costs					

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 Purchase first home or investment property	Financial	1. Open a high-interest account	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Save save save, 20% of the purchase price is recommended					
		3. Deposit any extra income or money into this account					
Example 2 Build an investment portfolio	Financial	1. Develop investment goals	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Research the options available					
		3. Self-select or speak to a financial adviser					

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 Take a once in a lifetime trip	Personal	1. Open a high-interest account	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Set up an automatic transfer of \$X per week/fortnight into this account					
		3. Deposit any extra income or money into this account					
Example 2 Pay for your child's education	Personal	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					

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:							