

Financial goals tracker

Maximising retirement



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 Maximise investments	Financial	1. Determine my retirement goals 2. Speak with a financial adviser about the best strategies to maximise investments 3. Consider moving your super to an account-based pension rather than taking your super out as one lump sum — you may receive tax benefits.	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner
Example 2 Find out more about the Age Pension and other government benefits	Personal	1. Speak to Services Australia about potential entitlements as a retiree 2. A financial adviser can help you to navigate this process and set up your investments to maximise any benefits you may be eligible to receive 3. You may be eligible for Low Cost Banking - speak to your bank to find out more	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner

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 Travel	Personal	1. Open a high-interest savings account and add to it regularly 2. Set aside money for travel each year 3. Research destinations that suit your budget	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
Example 2 Downsize or tree change	Personal	1. Decide why you would like to downsize your home or tree change - is it save money or change your lifestyle? 2. Develop a strategy for how you will maximise any profits you receive from selling your home 3. Speak to a financial adviser - getting the right advice is crucial to ensure you're able to maximise the financial benefits of selling your home	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner

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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 Move into aged care	Personal	1. Research and visit the different aged care facilities in your preferred locations 2. Find out the costs of your preferred aged care facilities 3. Speak to a financial adviser about making the most of your assets if you do move into aged care	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner
Example 2 Leave a legacy I can be proud of	Personal	1. Determine the legacy you would like to leave. A gift to a charity or cause, inheritance for your children and grandchildren? 2. Speak to a trustee company such as Australian Unity Trustees to find out about the different options for you and your family 3. Revisit your plans if your wishes or personal situation changes	1-2 months	e.g. \$100,00.00	e.g 25.10.21	50%	Partner

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