

Financial goals tracker

Starting out



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 Create a budget and stick to it	Financial	1. Download a budget tracker	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Input expenses honestly					
		3. Check my budget before making purchases					
Example 2 Save for a weekend away	Personal	1. Take lunch to work everyday	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Ask friends to go for walks instead of brunch					
		3. Walk to work 3 days per week instead of catching public transport					

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 Buy a new car	Financial	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 Start my own business	Personal	1. Create a business plan	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Visit an accountant or financial adviser to help set up the financial side of the business					
		3. Network with small business owners to seek their advice about setting up a business					

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 into this account					
Example 2 Have a career break	Personal	1. Start building a savings buffer	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Plan how much money I will need to cover costs during this period					
		3. Find out if/when I will receive long service leave at work					

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:							