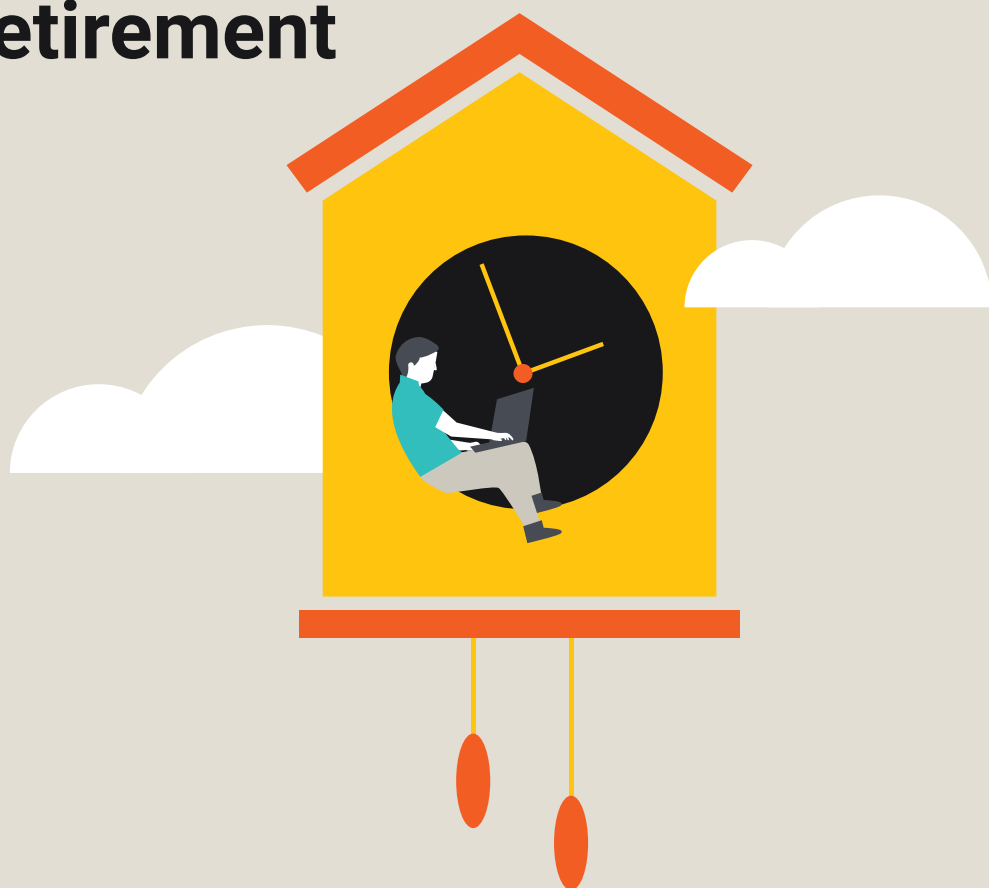


Financial goals tracker

Thinking of 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 Increase super contributions	Financial	1. Salary sacrifice some of your before-tax income to super - ensure you stay under the before-tax super contributions cap of \$25,000 per year	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Make extra contributions when you receive extra income - there are also limits to how much you can contribute to super from your after-tax income					
		3. There are special contributions you can make if you're a couple - look into the spouse contribution options					
Example 2 Learn more about investing and managing money	Personal	1. Make a list of things you'd like to know more about	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Visit the Resource Centre on the Australia Unity website to learn more					
		3. Speak to your 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 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	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Set aside money for travel each year					
		3. Research destinations that suit your budget					
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 Retire comfortably	Financial	1. Determine at what age you would ideally like to retire	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Find out how much you need to retire comfortably - there are lots of calculators available online					
		3. Take on some risk to build wealth - a financial adviser can help					
Example 2 Downsize or tree change	Financial	1. Decide why you would like to downsize your home or tree change - is it save money or change your lifestyle?	1-2 months	e.g. \$100,00.00	e.g. 25.10.21	50%	Partner
		2. Develop a strategy for how you will maximise any profits you receive from selling your home					
		3. Getting the right advice is crucial to ensure you're able to maximise the financial benefits of selling your home					

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:							