

Use this worksheet to identify your savings priorities and plan your financial future.

## STEP 1: Define Your Financial Priorities (what matters most)

Take time to discuss:

- What's most important financially?
- What does "financial security" look like?
- How can saving support my/our goals and values?

## STEP 2: Set Savings Goals By Timeframe

### SHORT-TERM GOALS (Within 1 Year)

*Examples:* Wedding, honeymoon, emergency fund, paying off small debt, new furniture, holiday travel

	Target Amount	Target Date
Goal #1: _____	_____	_____
Goal #2: _____	_____	_____
Goal #3: _____	_____	_____

**How to save for these:**

- ☐ Set up automatic transfers
- ☐ Create a monthly spending and savings plan
- ☐ Cut back on expenses
- ☐ Use bonuses/tax refund

### MID-TERM GOALS (1–5 Years)

*Examples:* Buying a home, having a child, paying down student loans, career development, new car

	Target Amount	Target Date
Goal #1: _____	_____	_____
Goal #2: _____	_____	_____
Goal #3: _____	_____	_____

**How to save for these:**

- ☐ Open a dedicated savings account
- ☐ Take the America Saves Pledge
- ☐ Set calendar check-ins to review progress

## LONG-TERM GOALS (5+ Years)

*Examples:* Retirement, saving for children's education, owning a business, dream travel, paying off mortgage

	Target Amount	Target Date
Goal #1: _____	_____	_____
Goal #2: _____	_____	_____
Goal #3: _____	_____	_____

### How to stay committed:

- ☐ Celebrate progress
- ☐ Adjust goals as needed
- ☐ Get support from an Accredited Financial Counselor®

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Visit [americasaves.org](https://americasaves.org) for more tips, tools and resources to keep you motivated and on track with your savings goals.

