



EMPLOYEE FINANCIAL EDUCATION

# Designing Your Future

Organize your financial goals into stages. This will help you create a future that aligns with your dreams and needs.

Your financial journey is a personal one; it starts with understanding where you are today, where you want to go, and the steps you need to take to get there. This checklist organizes your goals into short-, mid-, and long-term stages. Use it to build a future that aligns with your dreams.

**Take a moment to reflect and plan for the life you envision.**



## Short-Term Goals (Your Current Situation)

Take a moment to assess **where you are right now**.

How do your current financial decisions align with your immediate goals?

### KEY FOCUS:

- Building an emergency fund
- Managing debt
- Keeping track of monthly expenses

### QUESTIONS TO CONSIDER:

#### What's your top financial priority right now?

- Paying off debt
- Building an emergency fund
- Saving for a large purchase
- Other \_\_\_\_\_

#### How do you feel about your monthly budget?

(Rate on a scale of 1-10)



#### What's one financial habit you would like to improve in the next six months?

(Write a short answer)

### REFLECTION:

Are your current financial habits supporting your well-being? Consider your mental, emotional, physical, and social needs. Are you meeting them now?



## Mid-Term Goals (Your Future)

Think about the **next 5-10 years**. What kind of life do you see for yourself, and how can your financial choices today set you up for success?

### KEY FOCUS:

- Saving for a home or big purchase
- Planning for family, career, or educational growth
- Building a strong financial foundation

### QUESTIONS TO CONSIDER:

**What's one major goal you would like to achieve in the next 5-10 years?**

- Buying a home
- Starting/expanding your family
- Education or business expenses
- Traveling
- Other \_\_\_\_\_

**How much do you expect your lifestyle or expenses to change over the next five years?**

*(Rate on a scale of 1-10)*

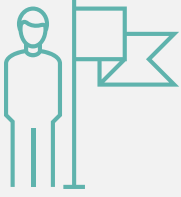


**What's one step you can take right now to get closer to that goal?**

*(Write a short answer)*

### REFLECTION:

How will these mid-term goals affect your well-being? Consider your mental, emotional, physical, and social health. What challenges might you face? How can financial planning help reduce stress or uncertainty?



# Long-Term Goals (Your Retirement)

**Picture your ideal retirement.** What does it look like, and can you start preparing for that vision today?

## KEY FOCUS:

- Building your retirement savings
- Health and wellness in retirement
- Enjoying hobbies, traveling, and family time

## QUESTIONS TO CONSIDER:

### How do you imagine spending your time in retirement?

- Spending more time with family
- Traveling
- Volunteering
- Pursuing hobbies
- Other \_\_\_\_\_

### What is the most important aspect of your retirement lifestyle?

- Financial security
- Health and wellness
- Staying socially connected
- Personal fulfillment
- Other \_\_\_\_\_

### Where do you see yourself living during retirement?

- In your current city
- Relocating to another state or country
- Independent living
- Retirement community
- Assisted living
- Other \_\_\_\_\_

### How confident do you feel about your retirement savings?

*(Rate on a scale of 1-10)*



## REFLECTION:

How will you support your well-being in retirement? Consider your mental, emotional, physical, and social health. What kind of support systems do you want in place, and can your finances help you create that future?

**Remember that every small action you take today brings you one step closer to the future you desire.**

Financial planning isn't just about the numbers. It's about using your finances to support your well-being. Use this roadmap to guide your decisions and habits. It can help you succeed now and in the future.



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