



# Goal Planner

*Why this planner. . .*

There is only so much any of us can control in life but planning at least gives us an idea of the future we want and some ways to pursue it. The purpose of this planner is to help you both define what it means to succeed and develop some manageable action steps that will lead you toward success.

# Goal Planner

People rarely achieve big goals. Instead, they break big goals into smaller goals and set to work on them. To that end, this goal planner is divided into 2 parts.



**Values Finder:** Your values are the most important factor in both setting your goals and how you go about achieving them.



**Financial Security:** We all want financial security, but what each of us means when we say financial security can vary considerably. Part of any plan – especially for couples – is recognizing what you mean when you say financial security.



# Values Planner

Because our actions stem from our values, we must carefully and reflectively consider what those values are. Congruence - when our values and our actions align - increases the likelihood of goal achievement and satisfaction.

Underline the words/items that are most associated with your core values. Circle your top 3 Values.

Achievement	Community	Exploration	Fun	Legacy	Safety
Beauty	Control	Faith	Generosity	Love	Security
Career	Community	Family	Happiness	Peace	Spirituality
Challenge	Creativity	Fitness	Health	Purpose	Structure
Children	Dignity	Freedom	Intention	Playfulness	Romance
Comfort	Experience	Friendship	Learning	Purpose	Thoughtfulness

Based on your core values, what are the most important parts of your financial plan.

KEYWORD <input type="text"/>	KEYWORD <input type="text"/>	KEYWORD <input type="text"/>
Details	Details	Details



# Levels of Financial Security

## Financial Essentials:

- ✓ I am able to generate enough income to meet my basic needs
- ✓ I have disability insurance or means to cover basic expenses if unable to work
- ✓ I have an emergency fund
- ✓ I have life insurance to take care of my final expenses, family or legacy as desired

## Financial Peace:

(Financial Essentials plus the following)

- ✓ I have a financial plan that can reasonably be expected to allow me to retire on my terms and timeline
- ✓ I have a defined savings plan with reasonable expectations for my returns
- ✓ I purchase items and invest in experiences that I want
- ✓ I give to causes/people that matter to me

## Financial Flexibility:

Financial Peace plus the following

- ✓ I don't have to save any additional funds to retire on my terms and timeline
- ✓ I may have to work to generate income for today's costs but I can spend anything that I currently earn

## Financial Freedom:

Financial Flexibility plus

- ✓ I don't have to generate any additional income and live on investments and savings to meet financial needs
- ✓ I have the ability to leave a significant financial legacy if so desired

## Financial Abundance:

Financial Freedom plus

- ✓ I can purchase anything and or any experience without concerns about finances
- ✓ I can use money to leave a legacy and impact the world around me

The goal of the table below is to establish and define a monetary amount to common items that you want depending on your financial situation. You may not need every item on this table (for example, some may not need college savings). If you reach financial freedom or financial abundance, you may not need disability insurance, life insurance or to contribute to a 401k.

	<b>Financial Essentials</b>	<b>Financial Peace</b>	<b>Financial Flexibility</b>	<b>Financial Freedom</b>	<b>Financial Abundance</b>
Income Needed for Basic Needs					
Emergency Fund Need					
Annual Needs for Long Term Care					
Insurance Needs					
Disability Insurance					
Annual Generosity Needs					
College Education					
Annual Savings needed to retire on your timeline and your terms					
Income purchase items and experiences that I want that are more than just the necessities					
Annual income needed to live your desired life					
Funds desired to leave a legacy					
Annual income needed for abundant life					



Every person's financial situation is as unique as their fingerprint. That's why it's so important to define your goals.

At Peterman Financial Group, we believe that a clear vision is the first step to a solid financial plan. Once we understand what you're aiming for, we can work together to create a personalized strategy.

Ready to take control? Contact me at [amccormick@moneyconcepts.com](mailto:amccormick@moneyconcepts.com) to schedule a free introductory meeting. We're committed to providing advice tailored to your specific needs.

