



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)

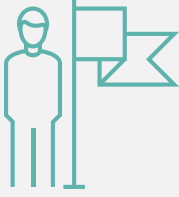


What's one step you can take right now to get closer to that goal?

(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?

A small white dog with brown patches is running on a leash next to a person's legs on a path. The dog is looking up and barking. The person is wearing blue sneakers and dark pants. The background is a grassy area with some flowers.

**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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