

## Establish your goals

1 year goals

---

---

---

5 year goals

---

---

---

10 year goals

---

---

---

30 years goals

---

---

---

## Ask yourself these questions before spending

1. Do I really need this?
2. Can I afford it?
3. How am I going to pay for this?
4. How does this fit in with my goals?
5. What am I giving up to buy this right now and is it worth it?

## Necessities

1. How am I going to pay for this?
2. What is my plan to replenish savings or pay back the credit card company?
3. Is there a less expensive alternative?



*Defining your goals will help you make outstanding choices with your money.*

***If it is to be it is up to me***