Everyone has goals, although we may not think about them. Goals are the things we want, things we try to achieve.

**Financial goals**

- **Short term**
  Meeting your basic living expenses, such as monthly rent and food.
- **Medium term**
  Things you want to buy in the near future. Examples are a car or a refrigerator.
- **Long term**
  These goals are what you want in the next 5, 10, 20 or more years. Buying a home, planning for a college education or retiring comfortably are examples.

**Steps to reaching your goals**

- Write down your goals. Be very detailed.
- Price your goal. How much money, time, and energy will you need?
- Set an exact date for reaching your goal.
- Develop a plan for reaching your goal. How much money or energy can you put into reaching that goal?
- Begin to work toward your goal today. Think of new ways to reach your goal.

Goals help you use your money and time to do the things that are important to you and your family.

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