📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 3 • LESSON 19 OF 40

Saving for Short-Term Goals

Focus Keyword: short-term savings

SEO Title: Saving for Short-Term Goals

URL Slug: saving-for-short-term-goals

📄 **PAGE 1**

LESSON PURPOSE

Learn how to identify short-term financial goals, create a realistic savings plan, and consistently save money for purchases and life events you expect within the next one to three years.

WHY THIS LESSON MATTERS

Short-term goals help turn your financial plans into reality. Whether you want to buy a laptop, pay school fees, start a small business, travel, purchase household items, or build a professional emergency toolkit, saving in advance helps you avoid debt and gives you confidence. Every small contribution brings you closer to achieving your goal.

BEFORE YOU BEGIN

☐ I have at least one short-term financial goal.

☐ I understand the importance of saving regularly.

☐ I am ready to create a savings plan.

☐ I will complete every activity honestly.

MONEY TIP OF THE LESSON

"Small amounts saved consistently today become the opportunities you enjoy tomorrow."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

What short-term goal would you like to achieve within the next one to three years?

📄 **PAGE 2**

ACTIVITY 1

My Short-Term Savings Goals

List five goals you would like to achieve within the next three years.

Goal	Target Date	Estimated Cost

ACTIVITY 2

Short-Term Savings Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I have written savings goals.	☐	☐	☐
I know how much I need to save.	☐	☐	☐
I save money every month.	☐	☐	☐
I review my progress regularly.	☐	☐	☐
I avoid using savings for other purposes.	☐	☐	☐

KNOWLEDGE CHECK

1. What is a short-term financial goal?

2. Why should you save before making a major purchase?

3. How can breaking a goal into monthly savings make it easier to achieve?

4. Why is it important to review your savings progress regularly?

5. Name three examples of short-term savings goals.

WEEKLY CHALLENGE

Choose one short-term goal and calculate how much you need to save each week to achieve it by your target date.

Write your weekly savings target below.

📄 **PAGE 3**

PRACTICAL WORKSHEET – MY SHORT-TERM SAVINGS PLAN

A. MY TOP THREE SHORT-TERM GOALS

Goal	Target Amount	Target Date
Goal 1		
Goal 2		
Goal 3		

B. MY MONTHLY SAVINGS PLAN

Goal	Monthly Savings Needed
Goal 1	
Goal 2	
Goal 3	

C. MY SAVINGS STRATEGY

Action	How It Will Help
Save automatically	
Reduce unnecessary spending	
Increase income	
Review progress monthly	

D. REFLECTION

What is the first short-term goal you are most excited to achieve, and why is it important to you?

📄 **PAGE 4**

KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. My most important short-term goal is:

---

2. I will save this amount every month:

---

3. One habit that will help me succeed is:

---

4. The biggest lesson I learned today is:

MY 7-DAY SHORT-TERM SAVINGS ACTION PLAN

Day 1: Choose my first savings goal.

Day 2: Calculate my target amount.

Day 3: Create a monthly savings plan.

Day 4: Make my first savings contribution.

Day 5: Review my spending and save extra money.

Day 6: Check my progress.

Day 7: Celebrate my first week of consistent saving.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Short-Term Savings Plan.

☐ I calculated my monthly savings target.

☐ I started saving toward my goal.

☐ I am ready for Lesson 20.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 20 – Saving for Long-Term Financial Goals

Learn how to prepare for major future goals such as retirement, buying a home, starting a business, or building long-term wealth through disciplined saving and planning.

MY COMMITMENT

I commit to saving consistently for my short-term goals, reviewing my progress regularly, and making smart financial choices that bring me closer to achieving each goal.

Signature: ___________________________

Date: _______________________________