📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 1 • LESSON 6 OF 40

How to Set Financial Goals That You Can Achieve

Focus Keyword: financial goals

SEO Title: How to Set Financial Goals That You Can Achieve

URL Slug: setting-financial-goals

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LESSON PURPOSE

Learn how to set clear, realistic, and achievable financial goals that guide your spending, saving, and investing decisions.

WHY THIS LESSON MATTERS

Without goals, it's easy to spend money without direction. Financial goals give every dollar a purpose and help you stay motivated. Whether you want to build an emergency fund, buy a home, start a business, or retire comfortably, setting the right goals is the first step toward success.

BEFORE YOU BEGIN

☐ I am ready to set meaningful financial goals.

☐ I will think about my future honestly.

☐ I will complete every activity.

☐ I am committed to taking action.

MONEY TIP OF THE LESSON

"A financial goal without a plan is only a wish."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

What financial goal would make the biggest difference in your life?

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ACTIVITY 1

My Financial Goals

Write one goal for each time period.

Time Frame	My Goal
Short-Term (Within 1 Year)	
Medium-Term (1–5 Years)	
Long-Term (More Than 5 Years)	

ACTIVITY 2

Goal Planning Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I have written financial goals.	☐	☐	☐
My goals are realistic.	☐	☐	☐

Statement	Good	Needs Improvement	Not Yet
I know how much money I need.	☐	☐	☐
I have a savings plan.	☐	☐	☐
I review my goals regularly.	☐	☐	☐

KNOWLEDGE CHECK

1. What is a financial goal?

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2. Why is it important to write down your goals?

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3. What is the difference between a short-term and long-term goal?

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4. Why should financial goals be realistic?

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5. How often should you review your financial goals?

WEEKLY CHALLENGE

Choose **one financial goal** and take the first step toward achieving it this week.

What action did you take?

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PRACTICAL WORKSHEET – MY PERSONAL FINANCIAL GOALS PLAN

A. MY TOP THREE FINANCIAL GOALS

Goal	Target Date	Estimated Cost
Goal 1		
Goal 2		
Goal 3		

B. MY ACTION STEPS

Action	Completion Date

C. POSSIBLE CHALLENGES

Challenge	My Solution

D. REFLECTION

What is the first habit you need to build to achieve your most important financial goal?

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KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. My most important financial goal is:

2. The first action I will take is:

3. One challenge I expect is:

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4. One reason I will stay motivated is:

MY 7-DAY FINANCIAL GOALS ACTION PLAN

Day 1: Write down my financial goals.

Day 2: Estimate how much each goal will cost.

Day 3: Set target dates.

Day 4: Identify one obstacle.

Day 5: Create a simple savings plan.

Day 6: Share my goal with someone I trust.

Day 7: Review my progress and adjust my plan.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Financial Goals Plan.

☐ I wrote clear financial goals.

☐ I identified my first action step.

☐ I am ready for Lesson 7.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 7 – Creating Your Personal Financial Plan

Learn how to combine your income, budget, savings, debt, and financial goals into one practical financial plan that guides your daily decisions.

MY COMMITMENT

I commit to setting clear financial goals, taking consistent action, and reviewing my progress regularly until I achieve the future I want.

Signature: ___________________________

Date: _______________________________