



CSREES and state Extension services cooperating

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



## Reaching Your Goals

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

*Financial goals can be:*

**Short Term:** Meeting your basic living expenses, such as monthly rent and food.

**Mediun 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 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 towards your goal today. Think of new ways to reach your goal.

**Karen P. Varcoe**, Consumer Education Specialist, University of California, Cooperative Extension, in collaboration with UC's Spanish News Service.

Extension Educational programs are open to all people without regard to race, color, sex, disability, religion, age or national origin. Other publications of Cooperative Extension at: <http://extensionenespanol.net>