



# Your financial goal planner

A roadmap for planning your financial journey



BUILT TO PERFORM.

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# You can reveal your personal financial path in three steps

We all have goals—some essential, some simply desirable—and almost all of them require money. Whether it's paying down debt, a down payment on a home, a child's education, a secure retirement or all of the above, this guide can help you plan for what matters most to you.

## Ready to get started?

- 1 **Map your income and expenses** so you can see where you may have opportunities to reduce spending and put more aside toward goals.
- 2 **Write down each of your goals** and decide which are essential and which are nice-to-haves, then prioritize each according to its importance to you.
- 3 **Match each goal to a time frame**, estimate how much each is likely to cost and make sure your total cost lines up with the total amount you have available to save.

## You don't have to go it alone

Looking for ways to save more, set priorities and pick appropriate investments? Just give us a call for a one-on-one consultation.

Wherever you are on your financial journey, you can ask a TIAA financial consultant to help you set goals, choose investments, review progress—and much more.



**800-842-2252**

Weekdays, 8 a.m. to 10 p.m. (ET)  
Saturdays, 9 a.m. to 6 p.m. (ET).



Or visit  
**TIAA.org**

# Step 1: Map out your income and expenses

Write down what money is coming in and where it's going out.

Monthly income: What comes in		Monthly expenses: What goes out	
Gross salary (salaries)	\$	Mortgage/Rent	\$
<b>Income from</b>		Property insurance	\$
Self-employment	\$	Property taxes	\$
Part-time employment	\$	Maintenance	\$
Alimony/Child support	\$	Utilities <i>(gas, oil, water, electric)</i>	\$
Dividends/Interest	\$	Internet/Cable/Satellite TV	\$
Real estate	\$	Telephone <i>(home, mobile)</i>	\$
Tax refund	\$	Food <i>(groceries, meals)</i>	\$
<b>Other income</b>		Child care	\$
Grants/Prizes	\$	Car payment(s)	\$
Inheritance	\$	Car insurance	\$
<b>Social Security benefits</b>		Entertainment <i>(Netflix, nights out, etc.)</i>	\$
Social Security benefits	\$	College savings	\$
Disability benefits	\$	Clothing	\$
Retirement benefits	\$	Vacation	\$
Survivor benefits	\$	Credit card payment(s)	\$
<b>Other</b>		Other debt <i>(student loans, etc.)</i>	\$
	\$	Medical/Dental	\$
	\$	Health insurance	\$
	\$	Life insurance	\$
<b>Notes and calculations</b>		Long-term care insurance	\$
		Disability insurance	\$
		Savings/Investments	\$
		Your contribution to employer's retirement plan <i>[403(b)/457(b)/401(k)]</i>	\$
		Taxes <i>(federal, state, local, Social Security)</i>	\$
		IRAs, after-tax annuities	\$
		Pension contribution	\$
		Other expenses	\$
<b>Total monthly income</b>	<b>\$</b>	<b>Total monthly expenses</b>	<b>\$</b>
<b>Total monthly income - Total monthly expenses = Dollar amount available</b>			<b>\$</b>

# Step 2: Write down each of your goals

Put them down in no particular order, then decide which are essential and which are nice-to-haves, then give each a priority number according to its importance to you. For example: “1” for most important, “2” for less important, etc.

**What’s on your list?**

- Emergency fund
- Retirement
- Home down payment
- Child’s education
- Debt repayment
- Gifts to charity
- Vacation/Travel
- What else?

Goal	Essential	Nice-to-haves	Priority #
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
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	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

# Step 3: Match each goal to a time frame and a cost

Make sure your total on this page lines up with the total amount you have available from Step 1.

## Short-term goals (Money you'll want to use in less than three years)

Goal	Time frame	Total amount	Monthly impact
Example: Emergency fund	2 years	\$XXX	\$XXX

## Medium-term goals (Money you'll want to use in three to nine years)

Goal	Time frame	Total amount	Monthly impact
Example: Home	8 years	\$XXX	\$XXX

## Long-term goals (Money you'll want to use in ten years or more)

Goal	Time frame	Total amount	Monthly impact
Example: Retirement	20 years	\$XXX	\$XXX

Total

## We can help you put your plan into action

However you define your financial goals, we're here to help you plan for them. We can look at your goals, needs and budget together—right over the phone. And then review your options to help you move toward your future. You can talk to us.



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