

Financial Goals Worksheet

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Turn a vague money goal into a dated target, a monthly number, and one action you can automate.

Page 1 of 2 · Build the goal

How to use this: Fill it in on screen and save, or print it and write by hand. Takes 5 to 10 minutes. One goal per sheet.

1 Name the goal

Write it as a thing, not a feeling. "Save more" is a wish. "Build a \$5,000 emergency fund by March 2027" is a goal.

I WANT TO

BY THIS DATE

2 Say why it matters

The reason is what keeps the transfer going in month seven. Be specific and a little selfish.

3 Do the math

Five numbers turn the goal into a monthly habit. Fill in the white boxes and calculate the shaded ones.

Target amount

What I have set aside today

Still to go

target minus set aside

Months until my target date

Monthly amount needed

still to go divided by months

Example: \$5,000 target - \$1,400 set aside = \$3,600 to go ÷ 6 months = \$600 a month.

4 Pressure-test it

Check every box before you commit. Any box you can't check is the part of the goal most likely to break.

It names a dollar amount, not a feeling.

It has a real deadline, not "someday".

The monthly number fits my actual budget today.

I can see the balance move without asking anyone for it.

If I hit it, my life is measurably different.

5 Rank it against everything else

Money is finite, so goals compete. If this one loses, that is useful information today rather than in March.

THIS GOAL

WHAT IT IS COMPETING WITH

If I can only fund one this year, I fund:

this goal

the other one

6 Automate one recurring action

A goal that depends on remembering is a goal that depends on a good month. Make it a transfer.

Every

I move

from

to

7 Do one thing in the next 48 hours

Small and boring beats big and later. Opening the account counts.

MY FIRST ACTION

I'LL DO IT BY

8 If the monthly number doesn't work

That is not a failed goal. It is the worksheet doing its job. Change exactly one variable, then redo the math on page 1.

Push the date out to

Lower the target to

Raise the monthly to

Park this goal until

9 Check in once a month

Ten minutes, same day each month. Write the balance down even when it barely moved.

DATE	BALANCE	ON TRACK?	ONE ADJUSTMENT I'LL MAKE

Want the version that does the math for you?

The full guide walks through every step with worked examples, plus the interactive worksheet that calculates as you type.

[Read the guide](#)