**Step 1:** Start with the end in mind.

We want you to make a (temporary) decision about how you want to use the 10k, whether it be for experience, knowledge, or further financial goals.

**My goal is to use the 10k for?**

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**Step 2:** Break it down

Achieving the €10.000 and the Golden Pillar will be a challenge for most people, so it is important to break down these big goals into smaller ones to make them more attainable.

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**Step 3**:Set a time target

When do you want to achieve the €10.000 and the smaller goals made above? Label a timeframe to the goals to push yourself to achieve them. Plan it out with a timeline like the following example.

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| --- | --- | --- | --- |
|  | **Milestones** | **With student debt** | **Without student debt** |
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**Step 4:** Change your behavior.

Everyone can have the same goal, but without action, nothing will be accomplished, so we want you to think about the actions you need to take to make sure you can reach your milestones and end up with the €10,000.

**What actions are you going to take to hit your milestones?**

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