

Financial Goals Portfolio Template

Chapter 1.4: Financial Goal Setting

This portfolio template brings together all components of your financial goal planning. By combining your SMART goals, timelines, obstacle analysis, and accountability system into a single document, you create a comprehensive roadmap for achieving your financial goals.

Portfolio Benefits

Your Financial Goals Portfolio serves multiple purposes:

- Creates a single reference document for all your financial goal planning
- Ensures alignment across all components of your goal strategy
- Provides a comprehensive view of your financial journey
- Serves as a dynamic tool that can be updated as circumstances change
- Demonstrates your thoughtful approach to financial planning

Portfolio Owner Information

Name:	Your name
Date Created:	Today's date
Last Updated:	Update date

1. Financial Goals Summary

Short-Term Financial Goal (within 1 year)

Complete SMART Goal Statement:

Your short-term SMART goal statement

SMART Component	Self-Assessment (1-5)
Specific	Rate 1-5
Measurable	Rate 1-5
Achievable	Rate 1-5
Relevant	Rate 1-5
Time-bound	Rate 1-5

Long-Term Financial Goal (more than 1 year)

Complete SMART Goal Statement:

Your long-term SMART goal statement

SMART Component	Self-Assessment (1-5)
Specific	Rate 1-5

Measurable	Rate 1-5
Achievable	Rate 1-5
Relevant	Rate 1-5
Time-bound	Rate 1-5

2. Timeline Summary

Short-Term Goal Timeline

Milestone	Date	Target Amount	Key Actions
Start	Date	\$	Actions
25% Complete	Date	\$	Actions
50% Complete	Date	\$	Actions
75% Complete	Date	\$	Actions
Goal Achieved	Date	\$	Actions

Long-Term Goal Timeline

Milestone	Date	Target Amount	Key Actions
Start	Date	\$	Actions
25% Complete	Date	\$	Actions
50% Complete	Date	\$	Actions
75% Complete	Date	\$	Actions

Goal Achieved	Date	\$	Actions
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3. Obstacle Analysis Summary

Short-Term Goal Obstacles

Top Potential Obstacles	Impact Level	Strategy to Overcome
Obstacle 1	Impact	Strategy
Obstacle 2	Impact	Strategy
Obstacle 3	Impact	Strategy

Long-Term Goal Obstacles

Top Potential Obstacles	Impact Level	Strategy to Overcome
Obstacle 1	Impact	Strategy
Obstacle 2	Impact	Strategy
Obstacle 3	Impact	Strategy

Resilience Plan

What will you do if you encounter multiple obstacles at once or fall significantly behind on your timeline?

4. Accountability System Summary

Primary Tracking Tool:	Your main tracking method
Secondary Tracking:	Additional tracking methods
Key Accountability Partner:	Name and relationship
Check-in Schedule:	How often you'll check in
Review Schedule:	When you'll formally review progress
Reward System:	How you'll celebrate milestones
Reminder System:	How you'll stay focused on your goals

5. Portfolio Integration

How do all components of your plan work together?

Explain how your SMART goals, timeline, obstacle strategies, and accountability system support each other

What have you learned from this financial goal-setting process?

Reflect on insights gained through creating your financial goals portfolio

How will this portfolio guide your future financial decisions?

Describe how you'll use this portfolio to inform your day-to-day financial choices

6. Implementation Plan

First Action Steps (Next 24-48 Hours)

List 3-5 specific actions you'll take immediately to begin implementing your plan

First Month Focus

What will you focus on in the first month to build momentum?

First Progress Check Date:	When will you do your first formal review?
Implementation Commitment:	Write a commitment statement about implementing your plan

Portfolio Maintenance

Your Financial Goals Portfolio is a living document that should evolve as you progress toward your goals and as circumstances change. Plan to update this portfolio during your regular review sessions, especially when you:

- Reach a major milestone
- Experience a significant change in financial circumstances
- Encounter unexpected obstacles
- Achieve a goal and want to set a new one
- Gain new insights about effective goal strategies

By maintaining your portfolio, you create a record of your financial journey that can inform future goal-setting efforts.
