

What is your goal? \_\_\_\_\_

What will it take to reach your goal?

|                       |  |   |
|-----------------------|--|---|
| Amount                |  | <i>enter the amount you need to reach your goal</i>   |
| Years                 |  | <i>enter the number of years you have to reach your goal</i>  |
| Months                |  | <i>OR</i>   |
|                       |  | <i>if less than a year, then enter the number of months</i>   |
| Goal amount per year  |  | <i>divide the "Amount" by "Years"</i>   |
| Goal amount per month |  | <i>less than a year: divide "Amount" by "Months" more than a year: divide "Need per Year" by 12</i> |

How much more do you need to reach your goal?

For Savings, Investing, Giving, etc.

|   |  |  |
|---|--|--|
| Goal amount per month   |  |  |
| Net Income per month  |  | <i>enter your total net income</i>   |
| Expenses per month  |  | <i>enter your total expenses</i>   |
| Differences between Income and Expenses                         |  | <i>subtract "Expenses per month" from "Net Income per month"</i>   |
| This is how much you need extra or have more to meet your goal: |  | <i>subtract "Difference..." from "Goal amount..." positive numbers means "need this amount"; negative number means "amount exceeding goal"</i>   |
| Trimmed from your budget  |  | <i>enter how much you trimmed from your budget</i>   |
| Remaining needed or extra                                       |  | <i>subtract "Trimmed..." from "This is how much..." positive numbers means "need this amount"; negative number means "amount exceeding goal"</i> |

How much more do you need to reach your goal?

For Paying Off Debt

|   |  |   |
|---|--|---|
| Goal amount per month   |  |   |
| Net Income per month  |  | <i>enter the total net income</i>   |
| Expenses per month  |  | <i>enter your total expenses</i>  |
| Differences between Income and Expenses                         |  | <i>subtract "Expenses per month" from "Net Income per month"</i>  |
| Current amount paying toward debt                               |  | <i>enter what you are currently spending on debt each month</i>   |
| Differences plus the Current amount paying toward debt          |  | <i>add "Difference between Income and Expenses" and "Current amount paying toward debt"</i>   |
| This is how much you need extra or have more to meet your goal: |  | <i>subtract "Difference plus..." from "Goal amount..."<br/>positive numbers means "need this amount";<br/>negative number means "amount exceeding goal"</i> |
| Trimmed from your budget  |  | <i>enter how much trimmed from your budget</i>  |
| Remaining needed or extra                                       |  | <i>subtract "Trimmed..." from "This is how much..."<br/>positive numbers means "need this amount"; negative<br/>number means "amount exceeding goal"</i>    |