



Set goals. Create wealth.

“Wealth” means different things to different people. For some, it means financial security or independence; for others, it’s the ability to travel, fund a grandchild’s education or start a foundation.

Knowing what wealth means to you helps you create your personal financial plan because it helps to define your goals. Your financial plan is your blueprint for building your wealth and achieving your goals.

What does wealth mean to you?

Now that you have defined what wealth means to you, you can set the right goals to get you there. For any goal to be effective, it must meet five criteria that make it a “SMART” goal: **S**pecific, **M**easurable, **A**chievable, **R**elevant and **T**ime-bound. Write your goals below and review them regularly to inspire you to act.

Short-term goals (achieve in less than 3 years)

Need to have	Would like to have
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
<hr/>	<hr/>
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

Medium-term goals (achieve in 3-10 years)

Needs	Wants
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
<hr/>	<hr/>
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

Long-term goals (achieve in 10+ years)

Needs	Wants
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
<hr/>	<hr/>
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

This material is being provided for educational purposes and does not take into account your particular investment objectives, financial situations or needs and is not intended as a recommendation. BlackRock does not provide tax advice. You should consult with your own legal and/or tax professionals regarding your particular situation.

© 2024 BlackRock, Inc. or its affiliates. All Rights Reserved. **BLACKROCK** is a trademark of BlackRock, Inc. or its affiliates. All other trademarks are those of their respective owners.

Prepared by BlackRock Investments, LLC, member FINRA. This material is provided for educational purposes only. BlackRock is not affiliated with any third party distributing this material.

Not FDIC Insured • May Lose Value • No Bank Guarantee

231893T-0923

