

From Goals to Financial Priorities

Turning wishes into usable financial goals

Money becomes meaningful when it supports something that matters. This exercise helps you translate broad wishes into a small number of goals with purpose, horizon and priority.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- a goal stated in life terms, not as a financial product
- why it matters to you
- when you would like it to become possible
- how much flexibility you have
- what would make you change its priority

After completing the exercise

- Which goals are utilitarian, expressive or emotional?
- Which goal matters most if resources are limited?
- Are any goals inherited from other people's expectations?
- Which goals can coexist and which compete?
- What would progress look like over the next twelve months?

A priority pause

When two goals compete, do not ask only "Which earns more?" Ask "Which choice better protects what matters most?"

My takeaway

My highest-priority financial goal is _____

because _____

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Goal-to-Priority Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Goal	Why it matters	Target horizon	Priority 1-3	Flexibility	Next action
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.