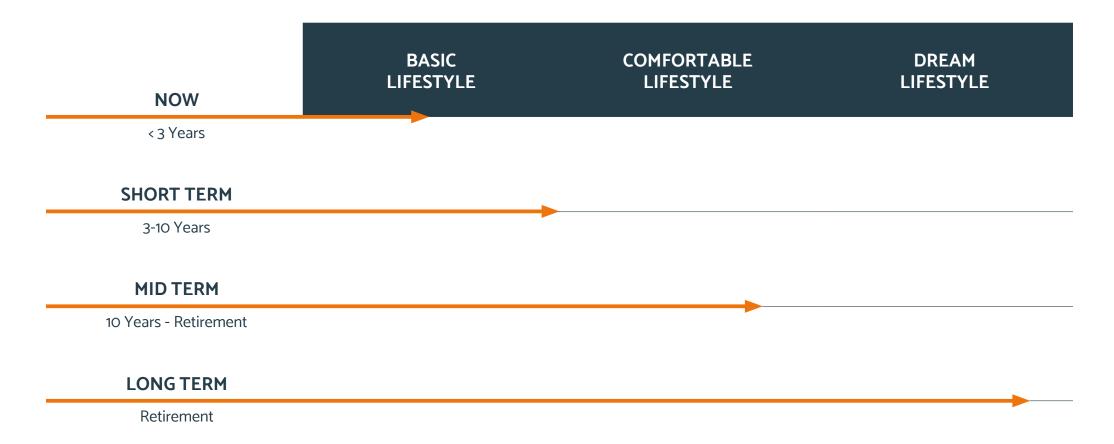
Goal Planning using S.M.A.R.T. goals



Goal Planning (example)

NOW	BASIC LIFESTYLE	COMFORTABLE LIFESTYLE	DREAM LIFESTYLE
< 3 Years SHORT TERM	\$10,000 buffer Clear credit card	Travel overseas every year -\$12,000 p.a. Start a family - \$15,000	Be able to each take 9 months parental leave
3-10 Years MID TERM	Have buffer of 6 months expenses	Buy \$1.6M home in Thornbury Travel overseas every year -\$12,000 p.a.	Travel 2x per annum
10 Years - Retirement LONG TERM	Have mortgage less than \$100,000	Send kids to good school	Help kids buy their first home
Retirement	Be mortgage free \$60,000 p.a. income	\$85,000 p.a. income (be able to travel 1-2x per annum)	\$120,000 p.a. income (be able to travel 2-3x per annum and dine out all the time)