

Now that you have thought about where you have come from and where you would like to go, use the tool below to expand on your goal.

TARGET
DATE

MY GOAL

Two things that will help me stick to my goals:

1. _____

2. _____

To reach my goal, I will do these three things:

1. _____

2. _____

3. _____

I will know I have reached my goal when:

1. _____

2. _____

3. _____

“QUOTE THAT
INSPIRES ME TO STAY MOTIVATED”

Your money plan

Income	Current	Planned	Actual
Your income (e.g. work / allowance / side hustle)	R	R	R
Other income (e.g. bursary)	R	R	R
Total	R	R	R

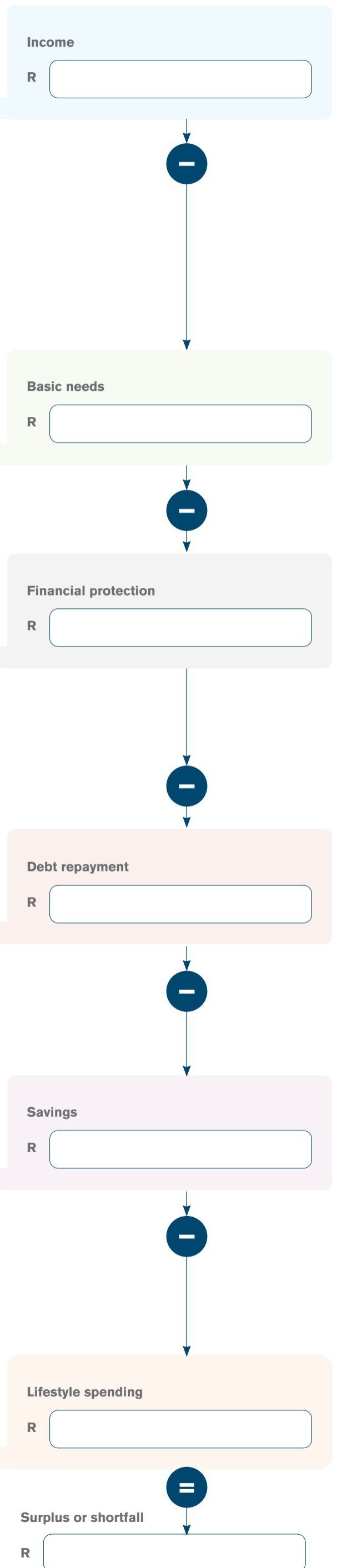
Basic needs	Current	Planned	Actual
Groceries	R	R	R
Clothing	R	R	R
Transport (public transport, car maintenance, fuel)	R	R	R
Rent	R	R	R
Medicine	R	R	R
Tuition fees	R	R	R
Bank costs	R	R	R
Data/airtime	R	R	R
Internet	R	R	R
Childcare	R	R	R
Family support	R	R	R
Books	R	R	R
Total	R	R	R

Financial protection	Current	Planned	Actual
Laptop insurance	R	R	R
Cellphone insurance	R	R	R
Car insurance	R	R	R
Total	R	R	R

Debt repayment	Current	Planned	Actual
Store/clothing/credit card account repayment	R	R	R
Loan repayment	R	R	R
Total	R	R	R

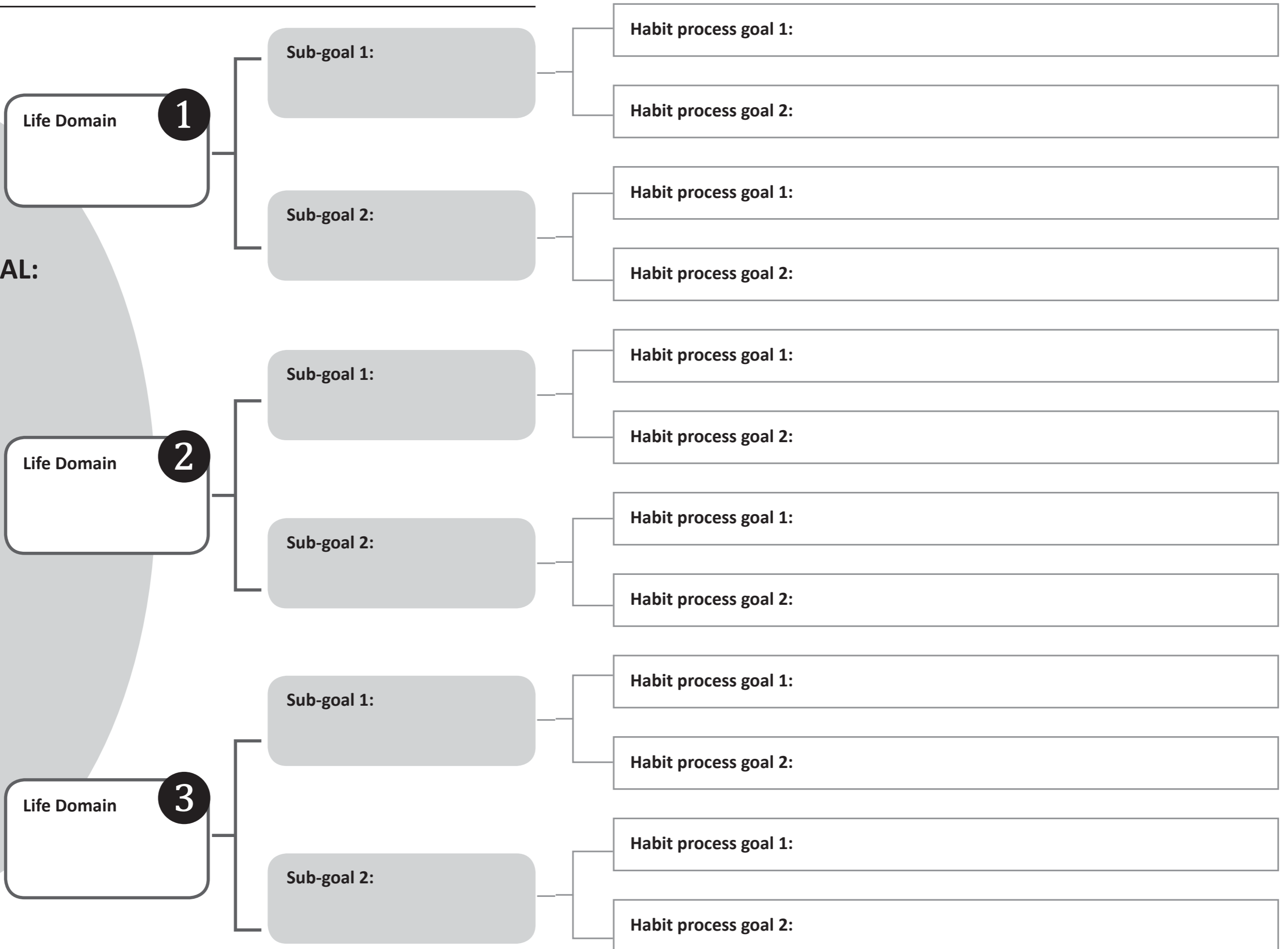
Savings	Current	Planned	Actual
Emergency savings	R	R	R
Savings goal 1	R	R	R
Savings goal 2	R	R	R
Savings goal 3	R	R	R
Total	R	R	R

Lifestyle spending	Current	Planned	Actual
Takeaways/restaurants	R	R	R
Entertainment	R	R	R
Hair/beauty	R	R	R
TV licence/DStv	R	R	R
Extra clothes	R	R	R
Netflix/streaming	R	R	R
Uber/entertainment transport	R	R	R
Gym membership	R	R	R
Total	R	R	R



PROCESS GOALS

OVERALL GOAL:



My schedule

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
06:00							
07:00							
08:00							
09:00							
10:00							
11:00							
12:00							
13:00							
14:00							
15:00							
16:00							
17:00							
18:00							
19:00							
20:00							
21:00							
22:00							
23:00							

JANUARY

2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

MARCH

2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

APRIL

2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MAY

2024

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

2024

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

JULY

2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER

2024

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

2024

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER

2024

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				