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## Financial Goals Worksheet

Name: \_\_\_\_\_

Date: \_\_\_\_\_



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Hi! I'm Kylie, financial planner and founder of Spero Financial Group. Welcome, and congrats on taking the first step towards turning your financial dreams into a reality! Most people I work with come to me when they have one or two things they'd like to accomplish right now, but after almost 10 years in the business I've learned that underneath those one or two big goals there's a lot more going on. We all have our own thoughts, feelings, dreams, worries and history around money that combine to form our unique money story. I've learned that when I make an effort to learn about my clients' money story, I'm able to provide higher quality advice and guide my clients on a journey to turning their dreams into a reality.

I recognize that not everyone feels inclined or can afford to hire a financial planner, but that doesn't mean you can't start this journey on your own. In this booklet you'll find a few exercises you can do by yourself, right now, to bring you one step closer to financial security and, dare I say it, prosperity.

Feel free to share this document with anyone you know who you think could benefit from these exercises, and if you have a question or need a hand I've included my contact info below (the first meeting is always free!)

Good Luck & Happy Planning!



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## Step 1: Brain Dump

First thing's first, I want you to write down every goal, thought, hope, dream, fear, worry, pressure, stress that you have about money. I know this is easier said than done, and it might stir up a few feelings, but if you want to get organized, first you have to get these thoughts out of your head and onto a page.

**A few common examples to get you started:**

- I want to buy a house
- I want to make better choices with my money
- I don't feel in control of my money
- I want to find passive income streams so I can work less
- I want to start a business
- I feel overwhelmed by debt
- I'm afraid I won't ever be able to afford retirement

**... the list could go on and on but hopefully you get the idea. Now it's time to make your own list in the box below**



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## Step 2: Tangible vs Intangible Goals

Congrats! The hard part is over. Now it's just a matter of taking those thoughts and arranging them in a way that will hopefully guide you on how to act on them.

Next, I want you to take each thing you wrote down and place them in one of the following categories: Tangible Goal or Intangible Goal. A tangible goal is something clear that you can work towards, like a home purchase or retirement. Intangible goals describe the characteristics we hope to develop or emotional rewards we hope to receive by making better financial decisions for ourselves (ex: I want to become better at budgeting, I want to feel financially secure).

### Tangible Goals

### Intangible Goals

1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.



### Step 3: Quantifying Tangible Goals

Next, take your list of tangible goals from the last page and write them into the first column below. For each of these goals, make a note of why it's important to you, when you'd like to achieve it by, and how much you think it might cost. Some goals like saving for retirement are hard to know the cost of so just make your best guess here and then maybe consider enlisting a professional to help you nail down the specifics. You'll also want to make a note of whether or not you're flexible on when you achieve this goal or how much you ultimately spend. Finally, rank each goal by importance (low/medium/high) so you know which goals you should be prioritizing

## Tangible Goals

[illegible]



## Step 4: Understanding Intangible Goals

Intangible goals are tough to nail down because they tend to be abstract in nature and therefore don't offer a clear direction of what has to be done to achieve them. Intangible goals are complicated and linked to a money story and history that is very personal to you. It's likely going to require more than a worksheet to unravel it all but this is a great place to start! Below, write down each of your intangible goals and then do your best to answer the following questions about them: What does this goal mean to you? Why is it important to you? What do you think needs to happen in your life in order for you to say "Yes, I've achieved this goal"?

When you've finished, take a look at your responses to that last question, "what has to happen for you to feel like you've achieved this goal?" - It's possible that you've uncovered a new tangible goal you didn't know you had! If so, go back to the last page and add it in so you can start quantifying it.

## Intangible Goals

[illegible]



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Amazing, you did it! Give yourself a pat on the back because I know it wasn't easy and probably sent you on an emotional journey that you were not expecting.

Now that you're equipped with a well-articulated list of goals, it's time to starting making moves that will help you turn these goals into reality. Whether you choose to tackle this on your own or with a financial planner or advisor, I wish you the absolute best of luck in your journey towards financial happiness!



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