



FINANCIAL ACTION PLAN WORKSHEET

Your Next Step: Taking Action on Your Financial Goal

This worksheet will help you create a concrete action plan for a financial goal that you choose. Follow the prompts below and take your first step toward financial wellness!

Step 1: Reflect on Your Chosen Goal

What is your financial goal? (**ex:** Pay off credit card debt, Build an emergency fund, Save for a large expense.)

Why is this goal important to you? (**Answer Below**)

Step 2: Break Down Your Goal

What does achieving this goal look like for you?



What is the first action step you need to take to make progress toward the goal that you chose?

What is your timeline for completing this first step? (**Be specific. Ex:** "I will list my debts in order of smallest to largest by the end of this week.")

Step 3: Identify Obstacles

Ask yourself, what might get in the way of achieving this goal for you? (**Be Honest.** Think about any internal or external barriers like fear, lack of time, etc.)

How will you overcome these obstacles? (Come up with strategies to stay focused and motivated in case an obstacle comes up. If you need strategy suggestions, click [**HERE**](#))



Step 4: Plan for Accountability

Who can you share this goal with for accountability? (This could be a friend, family member, or coach.)

What support or resources would help you stay on track? (This could include **financial tools, a coach, a support group, etc.**)

Step 5: Progress Tracking

How will you track your progress? (**Ex:** Journaling, a budgeting app, or setting weekly check-ins

Reflect on your feelings as you begin this process. (**Ask yourself: How do you feel about taking action? Are you excited, nervous, or a little overwhelmed?**)



Step 6: Celebrate Small Wins

What are some ways that you can celebrate yourself as you make progress? (**ex:** Share your success with a friend, Treat yourself to something small that you've been wanting, etc.)

Conclusion

Well done! You've taken the first step toward achieving your financial goal. Remember, small actions add up over time, and consistency is key to your success.

Bonus Tip: Keep this worksheet handy and revisit it regularly to stay on track because every step counts!



ADDITIONAL WRITING SPACE

Handwriting practice lines consisting of multiple sets of three horizontal dotted lines for writing practice.