

7 Goals | Real Timelines | Printable

# Financial Goals Checklist

*Win Your 20s Financially*

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By **GrabGuides**  
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## The 7 Goals (In Order)

1. Build a \$1,000 starter emergency fund (2-3 months)
2. Pay off high-interest debt (credit cards, payday loans)
3. Max employer 401k match (free money)
4. Build 3-6 months of expenses in emergency fund
5. Open a Roth IRA - invest \$100-500/month
6. Build credit score to 740+
7. Build one income stream outside your day job

**\$1,000**

Starter Fund

**7%**

Max Credit Card APR

**740+**

Credit Score Goal

## Goal Checklist

- Know my monthly expenses (total)
- Have automatic transfer to savings each payday
- No credit card balance carried month to month
- Contributing to 401k (at least to match)
- Roth IRA opened and funded
- Credit score checked every 3 months
- Track net worth monthly
- Have 3 months of expenses saved
- No car payment on a depreciating asset > 10% of income
- Retirement number calculated (25x annual expenses)

## Compound Interest at \$100/month

Start Age	At 30	At 40	At 65
22	\$15K	\$55K	\$600K
25	\$7K	\$37K	\$440K
30	\$0	\$17K	\$260K
35	-	\$7K	\$145K

**[MATH] Starting 5 years earlier**

\$100/month starting at 22 grows to \$600K by age 65. Starting at 27, you'd only have \$340K. Those 5 years of early compounding are worth \$260K.

## Net Worth Tracker

Month	Assets	Debts	Net Worth
Jan	\$ _____	\$ _____	\$ _____
Feb	\$ _____	\$ _____	\$ _____
Mar	\$ _____	\$ _____	\$ _____
Apr	\$ _____	\$ _____	\$ _____
May	\$ _____	\$ _____	\$ _____
Jun	\$ _____	\$ _____	\$ _____

## Ready for the complete system?

*This free guide is a starting point.*

*The paid guide gives you the complete step-by-step system.*

### **Budget Planner - \$17**

[grabguides.com/products/budget-planner](https://grabguides.com/products/budget-planner)

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