

1. In the first column, mark the box on the left if the goal is something you want to accomplish “near-term” (one year or less) or the box on the right if it is “longer-term” (longer than a year).
2. List the action(s) you are going to take to achieve each goal (use [SAM’s DECIDE worksheet](#) to determine actions).
3. Assign an achievable due date. Due dates can change, but it helps to assign a date initially to assess your timing in all items.
4. Take notes as appropriate, such as other people you speak with, actions others need to take, or new information.
5. Note any costs to keep track of your expenses. (Certain training and education costs qualify for tax deductions. See [IRS Publication 970](#) for information.)
6. Revisit your personalized earning plan periodically, making adjustments for financial or professional changes.

TERM	GOAL: TO HAVE A CAREER THAT ...	DUE DATE	NOTES	COST
Near Long	Helps me achieve financial freedom to meet my financial obligations, absorb financial shocks, reach financial goals and make financial choices: Action:			
Near Long	Measures up to current and expected trends for salary and growth in my industry: Action:			
Near Long	Meets my benefits requirements: Action:			
Near Long	Offers work that is interesting to me and aligns with my values: Action:			
Near Long	Aligns well with my strengths, skills, training and personality: Action:			
Near Long	Other: Action:			

