

Setting Financial Goals Worksheet

CREATE A PERSONAL SPENDING PLAN

- Keep track of your daily spending
- Determine your monthly income and expenses
- Find ways to decrease spending
- Find ways to increase income

PERSONAL SPENDING PLAN

My Income		My Expenses		Variable Expenses	
Wages	\$ _____	Fixed Expenses			
Public assistance	\$ _____	Rent/mortgage	\$ _____	Savings	\$ _____
Child support/alimony	\$ _____	Property taxes/insurance	\$ _____	Gas/oil	\$ _____
Interest/dividends	\$ _____	Trash collection	\$ _____	Electricity	\$ _____
Social Security	\$ _____	Cable	\$ _____	Water	\$ _____
Advanced earned income credit	\$ _____	Car payment	\$ _____	Telephone/cell phone	\$ _____
Other	\$ _____	Car insurance	\$ _____	Food	\$ _____
		Other loan payments	\$ _____	Transportation/gas	\$ _____
		Health insurance	\$ _____	Car maintenance	\$ _____
		Day care	\$ _____	Education	\$ _____
		Car payment	\$ _____	Personal expenses	\$ _____
		Car insurance	\$ _____	Charity/donations	\$ _____
				Other	\$ _____
TOTAL INCOME	\$ _____	TOTAL FIXED EXPENSES	\$ _____	TOTAL VARIABLE EXPENSES	\$ _____

FINANCIAL GOALS

Short-Term Goals

-
-
-
-

Medium-Term Goals

-
-
-
-

Long-Term Goals

-
-
-
-



SMART MONEY HABITS



Brainstorm Ways to Increase Income and Decrease Spending

TAKE CHARGE OF YOUR ACCOUNTS



Automate your finances



Use your bank's online features



Monitor your accounts

Learn more about Regions' [latest steps to making banking easier](#) and [Medical Financial Hardship courses](#).

CHANGE YOUR HABITS!

Comparison shop

There are the old fashioned ways like clipping coupons and visiting multiple stores to ensure you get the best deals. And new ways like using apps that allow you to **compare the price of an item through different retailers**. And because many retailers now offer price match guarantees, you might not even have to drive to the store advertising the lowest price.



Brew your coffee at home



That \$4 cup of coffee may add up to more than **\$1,000 annually!** Drinking coffee at home – while not free – could make a really big difference in terms of your annual savings.

Plant a garden



Take advantage of the local/organic produce trend by **planting a bountiful garden** in your yard, for a fraction of the cost.

“Staycation“

A vacation may cost easily several hundred to \$1,000 per day. It's easy to see why the concept of a staycation – visiting a local hotel or destination instead of traveling is a popular way to take a break without breaking the bank.

Use the library

Checking books out of the library has always been a great way to save money over buying books at the bookstore. Now, many libraries stock electronic books and movies, so you can check those out, too, instead of buying them.



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NEXT STEP RESOURCES



TOOLS AND RESOURCES



Articles

Articles with tips and advice to help you take the next step toward your financial goals.



Courses

A self-paced series of interactive videos covering financial wellness tips, accessible via mobile device, tablet, or desktop.



Worksheets and Templates

Planning worksheets and budget templates to help you break your goals down into manageable steps.



Podcasts

Quick, educational podcasts with tips to help you achieve your personal and business goals.



Webinars

Webinars on key financial wellness topics lead by Regions associates.



Calculators

Interactive calculators that can help you budget and save for all of your goals.



Learning for Kids

Fun, educational games and activities, focused on math and money, for Grades K-8.

EXPLORE FOR MORE TIPS



Family Budgeting & Saving

Family-friendly financial resources and advice to help families learn smart money habits.

Regions.com/NextStepFamilyBudget



Navigating Homeownership

Guidance, tools, and resources to prepare for every step as a homeowner.

Regions.com/NextStepHomeownership



Financial Literacy for Students

Insights and resources for students to make the most of their college experience without breaking their budget.

Regions.com/NextStepForStudents



Retirement Saving & Planning

Tools and resources to help you set saving goals and build your retirement plan.

Regions.com/NextStepRetirement



Saving For Your Next Vacation

Budgeting hacks and money-saving strategies to help you grow your vacation fund.

Regions.com/NextStepVacationBudget



Plan for the Holidays

Spending, saving and budgeting tips for holiday shopping, activities, travel and more.

Regions.com/NextStepHoliday



Medical Financial Hardship

Resources to help you prepare for the unexpected and manage finances when medical hardships arise.

Regions.com/NextStepMedicalHardship



Next Step for Business

Collection of resources for business owners to help to take their businesses to the next level.

Regions.com/NextStepForBusiness

LEARN MORE

- 1 Make an appointment with a Regions banker:**
 - Call the Regions Green Line at 1-800-REGIONS
 - Go to Regions.com and click "Make an Appointment"
 - Visit any Regions branch
- 2 Visit the [Next Step Courses](#) for quick, easy-to-understand money tips, including how to navigate [Medical Financial Hardship](#).**
- 3 Use our online resources including articles, podcasts, and calculators: Regions.com/NextStep**



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