

STEP 1

PRIORITIZE

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Prioritizing your goals means taking a little personal reflection time and writing a few things down.

STEP 1 PRIORITIZE



What do you want your life to look like over the next few years?

It could be your dream to train for a new career, have an adventure in a foreign country, start your own business or raise a family



Prioritizing your goals should not be confused with categorizing your expenses

You shouldn't prioritize what you think you "should" be saving up for—do not let other people's priorities define your goals

STEP 1 **PRIORITIZE**

Allow your goals to be a judgment-free zone—goals and dreams are as diverse as the minds and personalities behind them.

In most cases, goals reach beyond the familiar trifecta of “pay off student loans, buy a house, save for retirement.”

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WHY PRIORITIZING WORKS

Prioritizing your goals gets you buzzing about what your money can do for you.

There are a couple of motivating factors at work here.

1

You are asserting your beliefs and your values

You are reminding yourself of why you're willing to adopt a budgeting system in the first place

Studies show that you're more invested in activities that reflect your personal values—this is what generates stamina and determination

2

It reminds you that you're in charge—that you have a say in where your money goes

Social scientists point to autonomy as being a critical element to sustain motivation

It's powerful to realize that your budget is a collection of choices you make in order to create the life you want

STEP 1 **PRIORITIZE**

GET STARTED



Grab a
pencil and
paper



Ask
yourself
what you
want



Think
about it
for 10
minutes



Write the
answers
down



Realize
your
goals are
achievable