

My Goals

Worksheet



ความรู้ทางการเงิน

thaibudget.org

- Are my goals specific?
- Are my goals measurable?
- Are my goals realistic for me?

This Month's Goals

1. Open a separate emergency savings account and deposit ฿1,000.
2. Track every baht spent this month using a notebook or app.
3. Have a budget meeting with my spouse this Saturday morning.
4. Pack lunch at least 4 days/week, saving ฿200/day.
5. Save ฿1,000 in emergency fund by end of this month.

6-Month Goals

1. Build emergency savings to ฿10,000 by saving ฿1,500/month.
2. Pay off my 2 smallest debts using the debt snowball plan.
3. Reduce monthly food spending from ฿8,000 to ฿6,000 through meal planning.
4. Save ฿3,000/month for tuition due in November.
5. Open a dedicated sinking fund account.

Long-Term Goals

1. Pay off all debt except the house within 2 years.
2. Build a full ฿60,000 (3-month) emergency fund within 2.5 years.
3. Start investing 10% of income into a retirement fund by next January.
4. Save ฿50,000 for a beach vacation with the family by December 2027.
5. Save ฿120,000 for my child's university education.