

# Your Wealth. Your Goals.

## *What does wealth mean to you?*

“Wealth” means different things to different people. For some, it means security or independence; for others, wealth brings to mind images of travel. What does wealth mean to you?

Building this vision requires self-reflection and honesty. This worksheet aims to help you define your unique goals, a critical step in the financial planning process.

### ***My wealth is....***


### ***What are your S-M-A-R-T goals?***

Once you define what wealth means to you, you can set **S-M-A-R-T** (Specific, Measurable, Achievable, Relevant and Time-bound) goals to help you achieve them.



## Short-term goals (under 3 years)



Needs	Wants
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

## Medium-term goals (3-10 years)



Needs	Wants
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

## Long-term goals (10+ years)



Needs	Wants
Goal #1:	Goal #1:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:
Goal #2:	Goal #2:
Amount needed: \$	Amount needed: \$
Amount saved today: \$	Amount saved today: \$
Date to achieve:	Date to achieve:
Steps to get there:	Steps to get there:

## ABOUT STEVE DECESARE

*Certified Financial Planner™ and  
President of DeCesare Retirement  
Specialists*

One of Philadelphia's leading retirement transition specialists, Steve DeCesare, CFP®, is a second-generation financial planner who has spent the last decade of his career helping professionals transition into retirement with financial confidence.

His multi-disciplinary planning approach works to ensure that the investment, income, tax and estate strategies are in place to achieve each of his client's financial and lifestyle goals for retirement. Steve

specializes in offering guidance to corporate employees regarding their company sponsored retirement plans such as 401(k)s and pensions. He also advises on rollovers to and investment decisions within Individual Retirement Accounts (IRAs). Additionally, he helps employees who are facing workplace transition with the critical decisions and financial plan adjustments that need to be made to help ensure a smooth progression of their financial life as they enter into their next job or retirement.



Steve is a CERTIFIED FINANCIAL PLANNER™ professional and Investment Advisor Representative of DeCesare Retirement Specialists a Registered Investment Advisor. He is also life and health insurance licensed in the states of New Jersey and Pennsylvania. Steve is a member of the Financial Planning Association (FPA) and a 13-year recipient of the Five Star Wealth Manager Award. As a financial resource, Steve has been quoted in numerous media outlets including *USA Today*, *Money*, *The Washington Post*, *The Wall Street Journal* and *Bankrate.com*.

***We invite you to call DeCesare Retirement Specialists at 856.235.3830 to schedule a no-obligation, complimentary consultation to explore options for your current financial and retirement plan.***

