

# MAKE THE GREAT SWITCH

GOALS KIT



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EST. 1891

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# READY TO START YOUR GREAT ADVENTURE?

## Welcome to the Great North Bank Goals Kit.

If you are ready for greater adventure—to achieve more this year than you did last year—then this guide can help. Studies show that writing down a goal (“naming” your goal) will dramatically increase your likelihood for success. This guide will help you name your goals and prioritize them while providing tips and techniques to make real progress.

### *Why take time to set clear personal financial goals?*

Consider the implications of overlooking your personal financial goals. Financial concerns are frequently cited as a top cause of stress. Developing healthy financial behaviors can improve our health and wellness leading to more success in life. In addition to stress related health issues, a recent study published in the Wall Street Journal suggests money-related stress can even make you “look older”! Did you know nearly half of Americans do not have a “rainy day” fund as an emergency buffer? It’s time to refocus and it all comes down to making smart decisions with your money. That’s where we can help.

**Now, let's get started!**

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# Brainstorm Your Adventure

So, what are your goals? Take a moment to jot down the top 5 ideas that come to mind.

1) \_\_\_\_\_

\_\_\_\_\_

2) \_\_\_\_\_

\_\_\_\_\_

3) \_\_\_\_\_

\_\_\_\_\_

4) \_\_\_\_\_

\_\_\_\_\_

5) \_\_\_\_\_

\_\_\_\_\_

**Did you know?** Most of our goals have a financial component to them. Our goals are multi-faceted: travel, spend time with family, improve our health, gain higher education/personal development, and more. Yet, we couldn't achieve many of our goals, without first addressing the financial aspects of those goals.

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# It Starts With Values

As a family owned bank, we understand the values behind your goals. You don't just want to "save for college" you want to create a bright future for your children. So take a moment to look at your goal and then write down what it is that you value that made you choose that goal. This item in column 2 is your reason for your goal. It gives meaning and purpose to your goal and provides you with the motivation to achieve it.

Example:

*Expand my business*

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Goal #1

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Goal #1

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Goal #2

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Goal #3

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Goal #4

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Goal #5

*Create financial stability for my family*

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Value

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Value

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Value

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Value

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Value

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Value

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# Prioritize Your Goals

Now look at the goals and values on the previous page. Take a moment to think about what is most important to you. How would you feel if you did not achieve one of those goals? Now cross off two of the goals and write your top three here. List them in order of importance.

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Goal #1

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Value

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Goal #2

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Value

---

Goal #3

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Value



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# Take Action

Now, for each goal you have written, write 3 actions you could take to achieve those goals. Complete a copy of this page for all three goals. Check your progress weekly to ensure you are taking the steps necessary to reach your goals.

\_\_\_\_\_   
 Goal

Action Steps:

1) \_\_\_\_\_   
 \_\_\_\_\_   
 \_\_\_\_\_

Complete this step by: \_\_\_\_\_

2) \_\_\_\_\_   
 \_\_\_\_\_   
 \_\_\_\_\_

Complete this step by: \_\_\_\_\_

3) \_\_\_\_\_   
 \_\_\_\_\_   
 \_\_\_\_\_

Complete this step by: \_\_\_\_\_



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# Do the Math (or let us do it for you!)

Get specific about the personal financial goals you want to achieve. Here is a list of some of the top goals for the year and resources to help you calculate what you will need to achieve them.

## I want to pay off my credit card

[See what it will take to pay off your credit card balance.](#)

## I'd like to buy a home on the lake

[Learn more about your maximum monthly housing payment and mortgage amount based on your income and current monthly debt payments.](#)

## I'd like to pay off my mortgage

[Find out what it would take to pay off your mortgage.](#)

## I'd like to organize my finances

Get organized, review your budget, and improve your spending.

[Checkbook Balancer](#)

[Home Budget Analysis](#)

## I want to send my daughter to college

[Use this calculator to get your college savings plan on track.](#)

## I want to be a millionaire (couldn't resist including this one!)

[So you want to be a millionaire? See what it takes to get there.](#)

*Important Notice: Links to the interactive calculators and information provided by BankSite above are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We can not and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.*

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# Hints & Tips

Ready to make smart choices with your money? In almost all personal financial goals saving is key. Make it a habit to save and you are well on your way to achieving your goals. Following are some actions steps you can take.

- Open a [checking](#) and [savings](#) account that meets your needs.
- Save first! When your income comes in have a certain amount set aside for savings, *before* you spend money.
- Automate your savings goals with direct deposit and automatic withdrawal. Learn more about our [ACH services](#) and online [bill pay](#).
- Use budgeting and reconciliation tools to track your savings progress and help you make smart decisions.
- Create an emergency savings fund of 3-9 months worth of income, and set both short-term and long-term goals to get there.
- Consider your investment options. Visit our [investment center](#) or talk to a personal banker about your choices.

## QUESTIONS? WE'RE HERE TO HELP YOU.

### Family/Personal Goals:

As a family owned bank, we understand the needs of growing families, extended families, and generational concerns.

### Business Goals:

We have helped businesses go from start-up to success. [Learn more](#) about our products and services to help take your business to the next level.

If at any time you have questions or need help on any of these steps, give us a call, drop us an email, or stop by anytime.



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