ESL Investment Services℠

EMPLOYEE FINANCIAL EDUCATION

Designing Your Future

Organize your financial goals into stages. This will help you create a future that aligns with your dreams and needs.

Your financial journey is a personal one; it starts with understanding where you are today, where you want to go, and the steps you need to take to get there. This checklist organizes your goals into short-, mid-, and long-term stages. Use it to build a future that aligns with your dreams.

Take a moment to reflect and plan for the life you envision.

Short-Term Goals (Your Current Situation)

Take a moment to assess **where you are right now.** How do your current financial decisions align with your immediate goals?

KEY FOCUS:

- Building an emergency fund
- Managing debt
- Keeping track of monthly expenses

QUESTIONS TO CONSIDER:

What's your top financial priority right now?

- ☐ Paying off debt
- ☐ Building an emergency fund
- ☐ Saving for a large purchase
- ☐ Other _____

How do you feel about your monthly budget?

(Rate on a scale of 1-10)

What's one financial habit you would like to improve in the next six months?

(Write a short answer)

REFLECTION:

Are your current financial habits supporting your well-being? Consider your mental, emotional, physical, and social needs. Are you meeting them now?

Mid-Term Goals (Your Future)

Think about the **next 5-10 years.** What kind of life do you see for yourself, and how can your financial choices today set you up for success?

KEY FOCUS:

- Saving for a home or big purchase
- Planning for family, career, or educational growth
- Building a strong financial foundation

QUESTIONS TO CONSIDER:

What's one major goal you would like to achieve in the next 5-10 years?

- ☐ Buying a home
- ☐ Starting/expanding your family
- ☐ Education or business expenses
- ☐ Traveling
- ☐ Other _____

How much do you expect your lifestyle or expenses to change over the next five years?

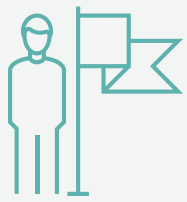
(Rate on a scale of 1-10)

What's one step you can take right now to get closer to that goal?

(Write a short answer)

REFLECTION:

How will these mid-term goals affect your well-being? Consider your mental, emotional, physical, and social health. What challenges might you face? How can financial planning help reduce stress or uncertainty?



Long-Term Goals (Your Retirement)

Picture your ideal retirement. What does it look like, and can you start preparing for that vision today?

KEY FOCUS:

- Building your retirement savings
- Health and wellness in retirement
- Enjoying hobbies, traveling, and family time

QUESTIONS TO CONSIDER:

How do you imagine spending your time in retirement?

- ☐ Spending more time with family
- ☐ Traveling
- ☐ Volunteering
- ☐ Pursuing hobbies
- ☐ Other _____

What is the most important aspect of your retirement lifestyle?

- ☐ Financial security
- ☐ Health and wellness
- ☐ Staying socially connected
- ☐ Personal fulfillment
- ☐ Other _____

Where do you see yourself living during retirement?

- ☐ In your current city
- ☐ Relocating to another state or country
- ☐ Independent living
- ☐ Retirement community
- ☐ Assisted living
- ☐ Other _____

How confident do you feel about your retirement savings?

(Rate on a scale of 1-10)

REFLECTION:

How will you support your well-being in retirement? Consider your mental, emotional, physical, and social health. What kind of support systems do you want in place, and can your finances help you create that future?

Remember that every small action you take today brings you one step closer to the future you desire.

Financial planning isn't just about the numbers. It's about using your finances to support your well-being. Use this roadmap to guide your decisions and habits. It can help you succeed now and in the future.

ESL Investment Services℠

Employer-Sponsored Retirement Plans Team

ESL Investment Services
225 Chestnut St.
Rochester, NY 14604

585.339.4343
retirementplans@is.esl.org
www.esl.org/wealth/investment-services

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products may be offered through LPL or its licensed affiliates or ESL Investment Services, LLC. ESL Investment Services, LLC, member FINRA/SIPC, provides referrals to LPL and its affiliates. Neither ESL Investment Services, LLC, a subsidiary of ESL Federal Credit Union, nor ESL Federal Credit Union are affiliated with LPL or its affiliates. ESL Federal Credit Union is not registered as a broker-dealer or investment advisor. Products and services are offered through LPL or its affiliates by LPL registered representatives doing business as ESL Investment Services. Representatives are dually registered with ESL Investment Services, LLC and LPL, and may also be employees of ESL Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION GUARANTEED	NOT CREDIT UNION DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal, or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

©401(k) Marketing, LLC. All rights reserved. Proprietary and confidential. Do not copy or distribute outside original intent.