

Sub Goals Template

My SMART Goal	
My Sub Goals	
<ul style="list-style-type: none"> - Review my income and expenses to achieve by : _____ <ul style="list-style-type: none"> ○ Collect bank statements for past 3 months ○ Collect bills for past 6 months ○ Collect credit card statements for past 3 months ○ - Prepare budget to achieve by : _____ <ul style="list-style-type: none"> ○ Enter information into Sheridans' Home Budget ○ Set up separate bank accounts for expenses ○ Arrange automatic payments for bills ○ - Work out how much I should borrow to achieve by : _____ <ul style="list-style-type: none"> ○ Use borrowing calculator ○ - Start savings plan for my deposit to achieve by : _____ <ul style="list-style-type: none"> ○ Determine how much I can save ○ Set up separate savings account for my deposit ○ - See a mortgage broker or a bank to achieve by : _____ <ul style="list-style-type: none"> ○ Ask around for recommendations about mortgage brokers ○ Check on line resources for mortgage products ○ Make appointment with mortgage broker / bank ○ - Apply for loan pre-approval to achieve by : _____ <ul style="list-style-type: none"> ○ Collect all information about employment, income, debts, expenses, assets and savings 	

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- Research on property type, location etc to achieve by : _____
 - Work out what you'd like in a home
 - Decide what areas you'd like to live in
 - Look at public facilities in the area – schools, parks, medical, employment – check crime statistics
 - Research on real estate websites
 - Talk to real estate agents
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- Attend open inspections to achieve by : _____
 - Bring a friend
 - Bring your checklist
 - Get a building inspection
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- Make an offer on a property to achieve by : _____
 - Determine what a reasonable offer would be based on similar sales
 - Negotiate with the real estate agent
 - Engage a conveyancer or solicitor
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- Finalise loan application to achieve by : _____
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