



Your Financial Journal

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A financial goal without a date and a dollar amount is just a wish.

DATE

Understanding you and your goals

Clarifying your thoughts and feelings about money can help you reach your financial goals. Here are some questions to get you started.

<input type="text"/>	<input type="text"/>
NAME	AGE

Please react to the following statements:

	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
I feel like I have a good sense of where my money is going.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel like my money goes towards things that are meaningful to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to develop better savings habits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to plan beyond my month-to-month expenses.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to find ways for my debt to be less of a burden.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel like I have a good understanding of money-related topics.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

To start reflecting on what you want to accomplish with your money, please answer the following questions:

01

Who are the people that you would like to interact with to make better financial decisions?

- | | |
|--|---|
| <input type="checkbox"/> Spouse/Partner | <input type="checkbox"/> Professional Adviser |
| <input type="checkbox"/> Parent | <input type="checkbox"/> Other(s): _____ |
| <input type="checkbox"/> Child | _____ |
| <input type="checkbox"/> Other family member | _____ |

02

How many months of expenses have you saved?

- | | |
|----------------------------------|----------------------------------|
| <input type="radio"/> 0-1 months | <input type="radio"/> 2-3 months |
| <input type="radio"/> 4-6 months | <input type="radio"/> 6+ months |

03

Please identify the top 2 to 3 savings goals that you have:

- | | |
|---|--|
| <input type="checkbox"/> Education | <input type="checkbox"/> Home purchase |
| <input type="checkbox"/> Home improvement | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Vacation | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Emergencies | _____ |

04

Please select one of the following:

- | | |
|--|---|
| <input type="radio"/> I have not saved enough | <input type="radio"/> I have more than enough saved |
| <input type="radio"/> I have just enough saved | <input type="radio"/> I do not see value in saving |



Your financial roadmap

Every journey has twists and turns, but setting goals will help keep you on track and focused on your financial destination.



GOAL 1

COMPLETE BY

PROJECTED AMOUNT

COMPLETE BY

PROJECTED AMOUNT

GOAL 2

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

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A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

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GOAL 3

COMPLETE BY

PROJECTED AMOUNT

COMPLETE BY

PROJECTED AMOUNT

GOAL 4

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

S _____

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☐ _____

☐ _____

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

S _____

M _____

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☐ _____

Budget builder

Knowing your income and expenses is the first step to managing your money. Complete this worksheet or go online to get a snapshot of your monthly spending.



Scan to
access this
resource
online

chase.com/budgetbuilder

MONTHLY INCOME (AFTER TAXES)

CATEGORY	DESCRIPTION	AMOUNT
Income		\$
Income		\$
TOTAL MONTHLY INCOME		\$

MONTHLY EXPENSES

CATEGORY	DESCRIPTION	AMOUNT
Home		\$
Utilities		\$
Groceries		\$
Transportation		\$
Personal Debt		\$
Child Care & Tuition		\$
Health & Personal Care		\$
		\$
		\$
TOTAL MONTHLY EXPENSES		\$

YOUR MONTHLY SPENDING SUMMARY

TOTAL MONTHLY INCOME	TOTAL MONTHLY EXPENSES	REMAINING MONTHLY SAVINGS
\$	\$	\$

Learn about your credit score

Good credit is an asset and the more you know about how credit works, the more control you have over choices that can help impact your score.

What positively affects your score?

- On-time bill payments
- A long and diversified credit history

What negatively affects your score?

- Late bill payments
- Too many requests for new credit



Please visit chase.com/creditjourney for more information.



Credit check up

Your credit reports change frequently so monitor all three of your credit reports regularly and take action if the information is incorrect or out of date.

Complete the following:

- ☐ Get all three reports (TransUnion, Equifax, Experian)
- ☐ Check for accuracy (personal information and accounts)
- ☐ Look for potential fraud (accounts you don't recognize)
- ☐ Dispute errors

Date for next check up:

DATE

NOTES

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