

Making Dreams a Reality

Most of us have goals for the future and reaching some of them may depend on how smart we are with our money. Making our dreams a reality will take some financial planning and smart investing. Investing is about saving your money and making it grow. Typical investments include stocks, mutual funds, bonds and GICs.

Financial Goals Worksheet

Within five years, I'd like to:

\$\$ Needed

Goal #1: _____

\$ _____

Goal #2: _____

\$ _____

Within 10 years, I'd like to:

Goal #3: _____

\$ _____

Goal #4: _____

\$ _____

Long term, beyond 10 years, I'd like to:

Goal #5: _____

\$ _____

Goal #6: _____

\$ _____

Name: _____

Date: _____

Risky Business

Once they have a steady income, many people choose to invest some of their money. However, there are many different types of investments for people to choose from.

1. Complete the chart below:

Type of investor	Willingness to take risks
Conservative investor	
Moderate investor	
Aggressive investor	

2. For each type of investor, list some information about what stage in their life they may be at. For example, do they have a steady job? Do they have children? Are they retiring or just starting out?

Type of investor	Characteristics / Information about what stage they are at in their life
Conservative	
Moderate	
Aggressive	

3. How would having dependent children affect your financial state and your willingness to take investment risks?

4. How might your saving and spending habits change as you get closer to retirement?
