

**Saving for a new car?** Trying to pay off credit card debt?  
Setting financial goals is the first step to creating a solid plan  
for your financial future.



## Map Out Your Goals

- Start by thinking about the financial goals you want to achieve in 1, 5 and 10 years.
- Think about your needs and wants, and how they might affect your financial goals. Decide which goals are the most important to you.
- Use a worksheet like the Wallet Wise Goal Planning worksheet to help you set your financial goals.



## Estimate the Cost

- How much do you need to achieve this goal?
- Small or large, pick a target number to strive for so you can track your progress.
- Don't be afraid of larger goals. You can always adjust your plan to contribute more or less as your life situation changes.



## Make a Plan

- Make sure you have a budget in place that can help you reach your goal.
- Do you have money saved or are you starting from scratch?
- Determine how much you already have, and how much more you need to achieve each goal.



## Set a Timeline For Success

- Pick a date to reach your goal by and create a timeline to track progress.
- Calculate the amount you will contribute each week/month toward your goal.
- For example, you can aim to put \$25 a week into an account or pay an extra \$10 each month on your credit card balance.

# Ally Wallet Wise

Ally Wallet Wise is a free financial education program created by Ally Financial that teaches consumers the basics of budget, credit, banking and investing, and financing a vehicle. Ally Wallet Wise is available online and through live sessions hosted by Ally and its affiliates.

## Ally Wallet Wise can be used in a number of ways, such as:

- An introduction for those who have never applied for credit or created a budget.
- A refresher on the many aspects of important finance topics.
- A self-study guide for getting up to speed on personal finance for consumers.
- A quick and easy-to-use resource when you have a question about personal finance.



## Visit [allywalletwise.com](https://allywalletwise.com) to learn more!

### About Ally:

Ally Financial Inc. is a leading automotive financial services company powered by a top direct banking franchise. Ally's automotive services business offers a full spectrum of financial products and services. Ally Bank, the company's direct banking subsidiary and member FDIC, offers an array of deposit products, including certificates of deposit, savings accounts, money market accounts, IRA deposit products and interest checking. Ally's Corporate Finance unit provides financing to middle-market companies across a broad range of industries.

