KINGDOM FAMILY MINISTRY
Stronger Families. Stronger Communities.

6-Month Financial Goal Planner

Financial Goal Planner & Debt Freedom Toolkit

Why 6 months? Six months is long enough to make real progress on debt, savings, or income — yet close enough to stay focused and accountable.

Break each goal into monthly milestones so progress is visible every step of the way.

Name: ____________________ **Start Month:** ______________ **End Month:** ______________

My Big Picture — Why does this 6-month plan matter to me?

____

____

My 6-Month Financial Goals

Goal 1 — Saving / Emergency Fund

My goal: ____________________ **Target $:** ______________

Monthly milestones:

Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6

How I will reach it: ____________________ **Completion date:** ______________

Goal 2 — Debt Reduction

My goal: ____________________ **Target $:** ______________

Monthly milestones:

Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6

How I will reach it: ____________________ **Completion date:** ______________

Goal 3 — Spending / Budgeting

My goal: ____________________ **Target $:** ______________

Monthly milestones:

Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6

How I will reach it: ____________________ **Completion date:** ______________

Goal 4 — Income / Career

My goal: ____________________ **Target $:** ______________

Monthly milestones:

Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6

How I will reach it: ____________________ **Completion date:** ______________

6-Month Financial Goal Planner

Financial Goal Planner & Debt Freedom Toolkit

Monthly Progress Tracker

Month	Goal 1 — Saving	Goal 2 — Debt	Goal 3 — Spending	Goal 4 — Income	Notes / Wins
Month 1	☐ On track $	☐ On track $	☐ On track $	☐ On track $	
Month 2	☐ On track $	☐ On track $	☐ On track $	☐ On track $	
Month 3	☐ On track $	☐ On track $	☐ On track $	☐ On track $	
Month 4	☐ On track $	☐ On track $	☐ On track $	☐ On track $	
Month 5	☐ On track $	☐ On track $	☐ On track $	☐ On track $	
Month 6	☐ On track $	☐ On track $	☐ On track $	☐ On track $	

Obstacles & Adjustments — What changed? What did you adapt?

Obstacle I faced:

How I adjusted:

End-of-6-Month Review

Which goals did I fully achieve?

Which goals did I partially achieve — and what held me back?

What financial habit changed the most over these 6 months?

What is my #1 financial priority for the next 6 months?

6-Month Goal Completion Summary

Goal 1 — Saving: ☐ Done ☐ Partial ☐ Missed

Goal 2 — Debt: ☐ Done ☐ Partial ☐ Missed

Goal 3 — Spending: ☐ Done ☐ Partial ☐ Missed

Goal 4 — Income: ☐ Done ☐ Partial ☐ Missed

"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future." — Jeremiah 29:11