MONEYSAVVYUK

Financial Goals Workbook 2027

Three money goals. One number, one date, one reason each.

Fill this in with a cup of tea (and your partner, if you share money). It takes about 30 minutes.

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My money snapshot

Just the numbers, no judgement. This is your starting line for 2027.

Money in each month	£
Take-home pay (me)	
Take-home pay (partner)	
Child Benefit / other income	
Total money in	

Essential bills each month	£
Rent or mortgage	
Council tax	
Energy and water	
Food shop	
Travel and fuel	
Phone, broadband, insurance	
Childcare	
Total essentials	

Savings	£

Debts (and interest %)	£

Money left after essentials each month: **£** _____

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My three goals for 2027

One to protect you, one to grow your money, one to enjoy or earn.

Goal 1 · Protect

e.g. £1,000 emergency fund, pay off a credit card, stop using the overdraft

My goal: _____

Amount: £ _____ By (date): _____ Months to go: _____

Monthly amount (amount ÷ months): **£** _____ Standing order on: _____

Why it matters to me: _____

My first step this week: _____

Goal 2 · Grow

e.g. sinking funds, ISA, house deposit, pension check

My goal: _____

Amount: £ _____ By (date): _____ Months to go: _____

Monthly amount (amount ÷ months): **£** _____ Standing order on: _____

Why it matters to me: _____

My first step this week: _____

Goal 3 · Enjoy or earn

e.g. a paid-for holiday, a side hustle, Christmas 2027 saved by November

My goal: _____

Amount: £ _____ By (date): _____ Months to go: _____

Monthly amount (amount ÷ months): **£** _____ Standing order on: _____

Why it matters to me: _____

My first step this week: _____

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20 goal ideas for 2027

Tick the ones that fit your life, then choose your top three.

- [ ] Save a £1,000 starter emergency fund
- [ ] Build up to one month of essential bills
- [ ] Pay off one debt completely
- [ ] Stop using my overdraft
- [ ] Check my credit file for free
- [ ] Write down every renewal date
- [ ] Set up sinking funds
- [ ] Use my ISA allowance
- [ ] Move savings to a better rate
- [ ] Find old pensions, check my State Pension forecast
- [ ] Save for a house deposit
- [ ] Save for my children
- [ ] Cut my grocery bill
- [ ] Cancel subscriptions I don't use
- [ ] Haggle or switch one bill a quarter
- [ ] Save for Christmas 2027 from January
- [ ] Start a small side hustle
- [ ] Declutter and sell what I don't use
- [ ] Book a holiday I've already saved for
- [ ] Learn one money skill

Turn a wish into a goal

"Save more" → "Save **£1,000** by **31 July 2027** so a car repair doesn't go on a credit card."

Guides for every idea: moneysavvyuk.com/financial-goals-workbook-uk/

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My 12-month goal tracker

Write what you saved or paid off each month. Colour the box when it's done.

Month	Goal 1 £	Goal 2 £	Goal 3 £	Done?
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
Total				

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Quarterly check-in

A bad month isn't failure, it's life. Adjust the amount or the date, don't abandon the goal.

End of March

What's working: _____

What I'll change: _____

A small win to celebrate: _____

End of June

What's working: _____

What I'll change: _____

A small win to celebrate: _____

End of September

What's working: _____

What I'll change: _____

A small win to celebrate: _____

End of December

What's working: _____

What I'll change: _____

A small win to celebrate: _____

Want monthly budget pages, bill trackers and savings pots too? The Financial Reset Binder: payhip.com/b/l09hx