

Saving and Investing Goals

Directions: Write personal saving/investment goals for the short and long-term. Write your goals in the chart and determine the most realistic opportunity cost (the cost of the next best alternative you give up to achieve the goal) for choosing to save/invest for that particular goal. Example: Saving \$40 per month for a car in the long-term might have an opportunity cost of not spending that amount on entertainment. Remember: The real opportunity cost is determined by the person and depends on the individual perceptions, values, and priorities of the person making the decision.

	Sources of Income (savings, part-time job, gifts, etc.)	Saving/Investment Goals (be specific)	Opportunity Cost (Next best alternative given up)
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Long-term (usually more than one year)			

