



DEFINING YOUR GOALS IN FINAL YEAR

Stop and reflect on what you actually want to achieve! You are at a pivotal point in your life right now. Deciding on what you want and start planning early is key to success.

1. Personal goals

Project yourself passed this year, what do you want to achieve on a personal level

Within the next 2 years

(e.g. buy a new car, secure RMO position at The Alfred, move out of parents' house...)

Goal:

Goal:

Within the next 5 years

(e.g. get onto a training program, buy an investment property, get to Coachella in 2024...)

Goal:

Goal:

Goal:

2. Financial goals

As you enter the workforce, you will start earning an income - and have bills.

Put down your known expenses and outgoings

Got a lot of blanks? Not to worry, we can help you figure this in your no-obligation initial consultation.

Ins

Average net income for an intern \$69,000
(inclusive of salary packaging = tax reduction)

Outs

Rent/Mortgage \$	HELP Debt \$
Essentials (e.g. food) \$	Insurances \$ 2000+
Bills \$	Lifestyle \$
Credit cards/loans \$	Other \$

3. Self-assessment

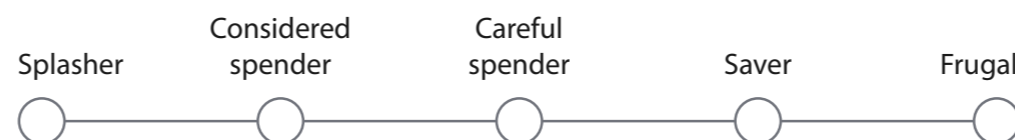
On a scale of 1 to 5, where you would rate your financial literacy?

(e.g. understanding of taxation rules, knowledge of basic investment market, different insurances...)

1 2 3 4 5

What kind of consumer are you?

(e.g. understanding of taxation rules, knowledge of basic investment market, different insurances...)



4. Your goals

Now that you've gone through the exercise of assessing your finances, go back to your personal goals and pick 3 of them that you can put things in motion for right now.

Goal:

Action:

Goal:

Action:

Goal:

Action:

How will you keep yourself accountable?

(e.g. ask a friend or a parent to check in with me every quarter to see how I'm tracking)

1.

2.

3. Book your initial consultation with DPM to set yourself up and achieve your goals.

Visualize

Save \$ for short-term goal

Save \$ for long-term goal

Put aside \$ for investments/safety net

DEFINING YOUR GOALS IN FINAL YEAR

Check out those articles that can help you with achieving your goals

Medical degree –
Life after graduation

Investing for beginners 101

Tips to survive and thrive during
your internship year

Medical students, save time and
avoid errors on your tax returns

How to prepare for and
maximise your year as an intern

5 benefits of having a part-time
job while studying medicine

How to save at uni without
giving up your smashed arvo

How to avoid burnout |
managing life flow

Choosing a Super Fund

What you need to consider
before you start renting a house

Top 5 tips for Salary Packaging
in your intern year

8 tips to help you smash
University