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- Today's Idioms
- Vocabulary & Pronunciation
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- Question & Answer Period
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Vocabulary & Pronunciation

Identifying Goals (Part 1)

muddle	- to confuse or mix up
dominate	- to control, govern, or rule
collide	- to strike together (usually accidentally) with great force
braces	- an appliance that corrects dental irregularities
wipe out	- run out
put aside	- to store up
adequate	- enough
deferred account	- A type of account that delays taxes on that account until some later date.

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Identifying Goals (Part 1)

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You probably won't achieve every financial goal. But you can go further than you think.

What are your top three financial objectives?

Most people, when asked that question, answer with general goals, such as achieving financial security.

The fact is, many of us haven't thought much about which financial objectives really matter most. Instead, we **muddle** through our financial lives, spending to meet the day-to-day expenses that **dominate** our attention.

That approach risks leaving your most important objectives unfulfilled.

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That's what this lesson is all about: helping you identify the financial goals that matter most to you and making sure they happen.

That's not as easy as it sounds, since financial goals continually **collide** with one another. Paying for a child's **braces** may rob money that would otherwise go into his college fund, for example. And saving effectively for your kids' college can **wipe out** any hope of **putting aside adequate** money for your own retirement.

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That's why to get what you want most you must 1) decide which goals will take priority and 2) work toward the lesser goals only after the really important ones are well provided for.

Fortunately, you have at least one ally in meeting your long-range goals: time. That's an advantage because of the power of compounding - the fact that even a small amount of money can earn interest, and that each year that interest gets applied to a growing sum of money.

Suppose, for example, you put aside only the cost of a single candy bar - about 65 cents - each day. Invested in a tax-deferred account paying 5% a year compounded monthly, that string of savings would grow to \$3,073 in just 10 years and to \$16,470 in 30 years.

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Let's make sentences. You don't have to do it if you don't want to do it. It will help you to speak and write. Please don't worry about making any incorrect sentences.

1. Muddle 2. Adequate 3. Wipe Out