

***MY 2026 FINANCIAL GOAL SETTING  
WORKBOOK***

**My Advisor Is**  
**ERIN HOFFMAN**  
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*Certified Financial Services, LLC. CFS*



## ***WARM MESSAGE FROM YOUR ADVISOR***

Dear Valued Future Client,

Welcome to your 2026 Financial Workbook! This resource is designed to guide you toward your financial goals with clarity and confidence. My goal is to empower you with tools and strategies to help you make informed decisions and take meaningful steps in your financial journey.

### **Purpose of This Workbook:**

1. **Education:** Each month highlights a key financial concept, from cash flow management to retirement planning and legacy building.
2. **Actionable Steps:** Engage with practical exercises to strengthen your financial position.
3. **Holistic Planning:** Align all aspects of your financial life, ensuring they work cohesively toward your goals.

### **Your 2026 Charge:**

Embrace intentional planning and proactive decision-making to build a strong foundation for the future. Use this workbook to reflect, document goals, and track progress. If you need assistance, I'm here to support you every step of the way.

**Here's to a prosperous 2026!**

Warm regards,

**Erin Hoffman**

Financial Advisor

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### **COMPLIANCE NOTE:**

**This workbook is for educational purposes only and does not constitute financial, legal, or tax advice. For tailored recommendations, please contact me directly.,**



**JANUARY: WHOLE-ISTIC THINKING**

**Exercise: Create a Financial Life Map**

- Draw a diagram representing all aspects of your financial life: income, expenses, savings, investments, debt, insurance, and retirement plans. (*Use additional worksheet on page 8 if needed*)

- Write down one improvement goal for each category and identify any overlaps or gaps in your plan.

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**February: Income Protection**

**Exercise: Risk Assessment Worksheet**

- List your sources of income and evaluate the risks associated with losing each (e.g., job loss, illness, etc.).

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- Research and note down the types of insurance that could cover these risks, such as disability or life insurance.

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**March: Business Planning**  
**Exercise: Align Business and Personal Goals**

- Write down your top three personal financial goals and three business objectives.

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- Identify areas where the two overlap or conflict and develop a strategy to align them.  
 Done  In process  Not yet done

**April: The Living Balance Sheet®**  
**Exercise: Visualize Your Financial Position**

- Create a simple balance sheet: list assets (what you own) on one side and liabilities (what you owe) on the other.

Done  In process  Not yet started

- Calculate your net worth and identify one step you can take to increase it. I have identified:

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**May: Retirement Planning**  
**Exercise: Define Your Retirement Vision**

- Write a paragraph describing your ideal retirement: where you'll live, your daily activities, and lifestyle.

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- Estimate the monthly income you'll need and assess how close you are to achieving it.

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I am close to achieving  I am not close to achieving.

**June: Living Confidently**

**Exercise: Build a Financial Confidence Journal**

- Reflect on three past financial decisions you're proud of and three you regret.

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- Write down key lessons learned and how these can guide future decisions.

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**July: Investment Management**

**Exercise: Define Your Investment Goals**

- List three short-term (0–3 years), mid-term (3–10 years), and long-term (10+ years) financial goals.

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- Assess your current investments and determine if they align with these goals.  
 Assessment done -response is **YES**.  Assessment done -response is **NO**.

**August: Risk Management and Insurance Planning**

**Exercise: Personal Risk Inventory**

- Identify five potential risks to your financial well-being (e.g., natural disasters, medical emergencies).

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- Evaluate your current insurance coverage and list areas needing improvement.

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**September: Tax Planning**

**Exercise: Tax Efficiency Checklist**

- Review last year’s tax return and identify areas where you overpaid or missed deductions.

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- Research or consult a professional to list tax-saving strategies you can implement this year.

Done  In process  Not yet started

**October: Estate Planning**

**Exercise: Create a Legacy Letter**

- Write a letter summarizing the values and goals you want your assets to reflect after your passing.

Done  In process  Haven’t Started

List beneficiaries and outline any charitable intentions or specific instructions for your estate.

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**November: Cash Flow and Liability Management**

**Exercise: Monthly Cash Flow Tracker**

- Record all income and expenses for one month, categorizing each as a necessity, luxury, or debt-related. (use the additional worksheet in back if needed)

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- Identify at least one expense to reduce and decide how to allocate the savings (e.g., paying down debt or investing).

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### **December: Goal-Based Investing**

#### **Exercise: Create a Goal-Driven Investment Plan**

- Choose one specific financial goal (e.g., saving for a house, funding education).

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Break it into actionable steps: determine the timeline, required amount, and investment options suited for the goal.

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#### **ABOUT ERIN HOFFMAN**

**Erin educates and empowers women and entrepreneurs in financial wellness, guiding them in organizing and prioritizing their finances. She is a board member of the National Women in Roofing and Association of women business owners.**

➤ **Erin holds licensures in Series 7 and 66, as well as life, accident, health, and long-term care."**

➤ **Erin invites those in need of any service listed above to contact her for setting up a discovery discussion at:**

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## **ADDITIONAL WORKSHEET**