

Managing Financial Goals in the Goals Tab

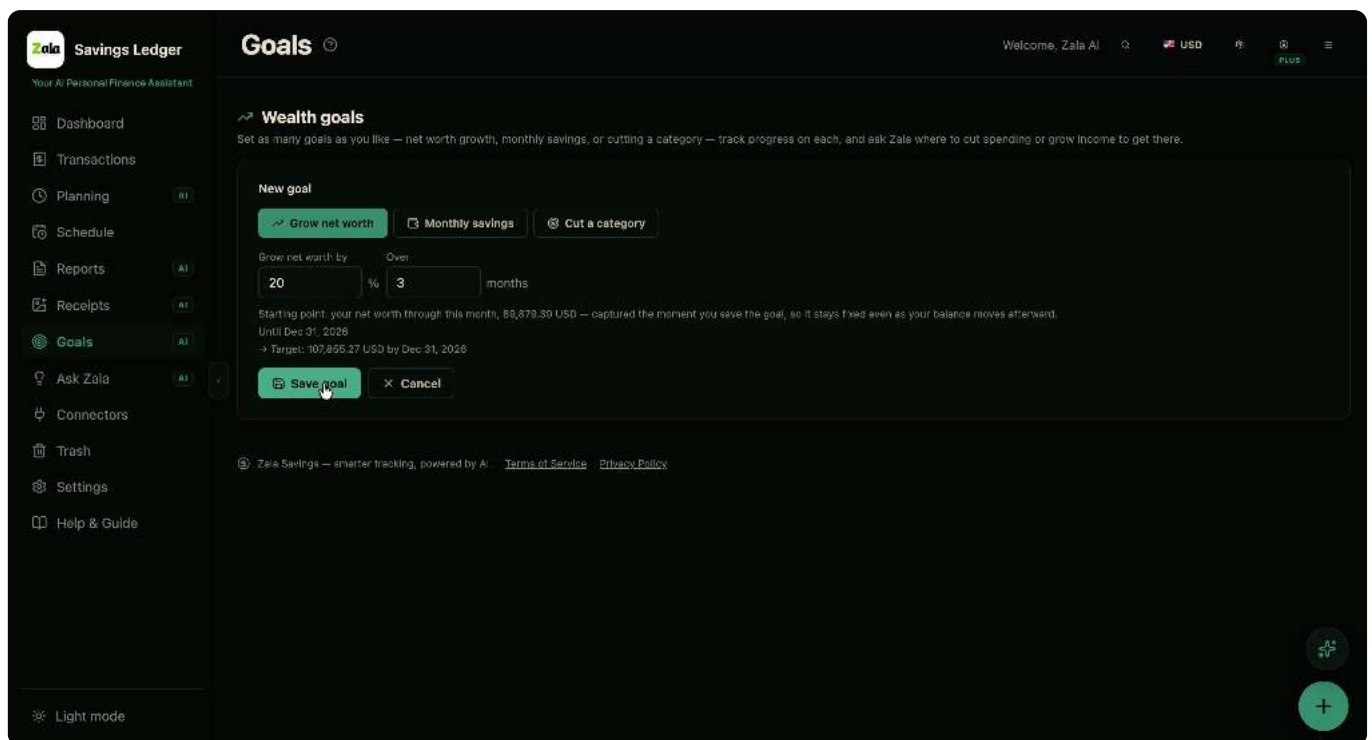
This document explains how to configure and track different financial goals—growing your net worth, increasing monthly savings, and reducing spending in specific categories—using the Goals tab. It also shows how transactions affect your goals and how to use AI suggestions to optimize your progress.

Step 1: Open the Goals Tab and Choose a Goal Type

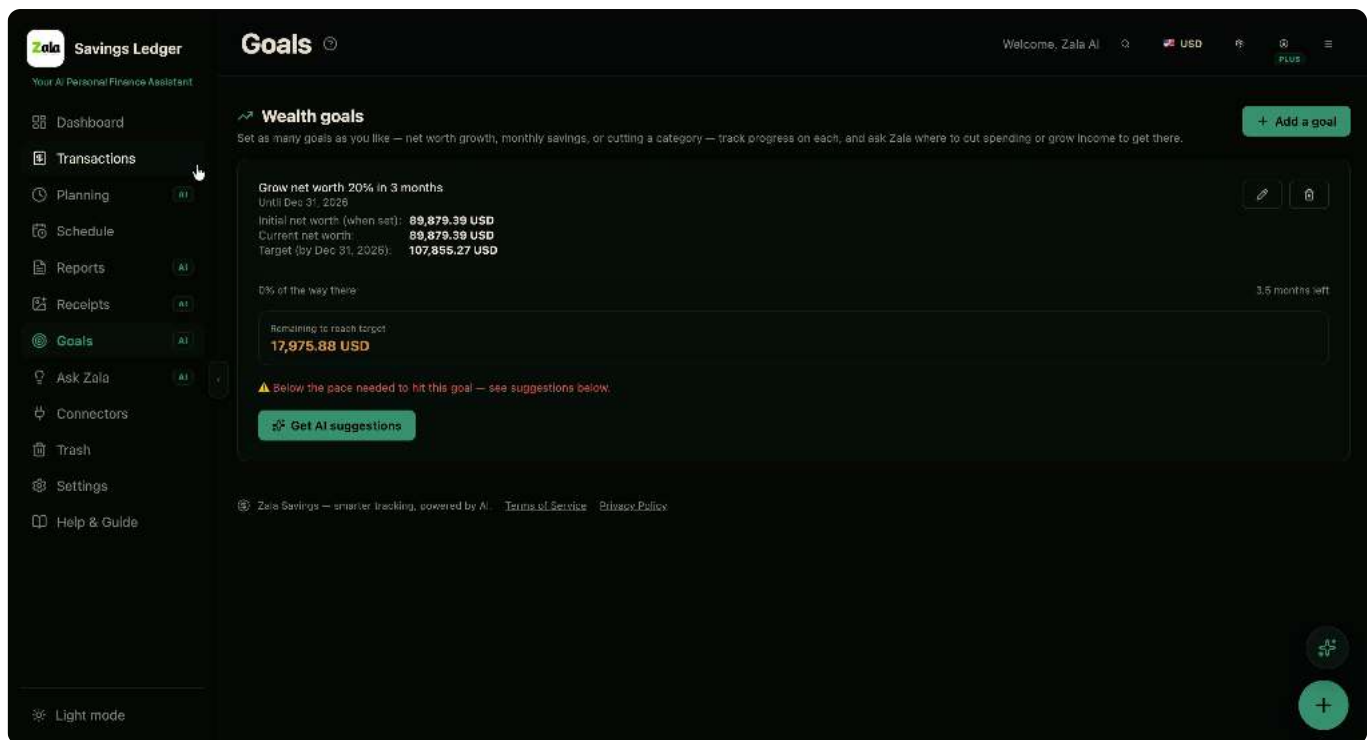
Go to the **Goals** tab. You will see three types of goals you can set:

- Grow your net worth
- Track and improve your monthly savings
- Reduce spending in a specific category (e.g., insurance, subscriptions, utilities)

Select the **Grow your net worth** goal type. Define your target (for example, increasing your net worth by 20% over the next three months), then save the goal.

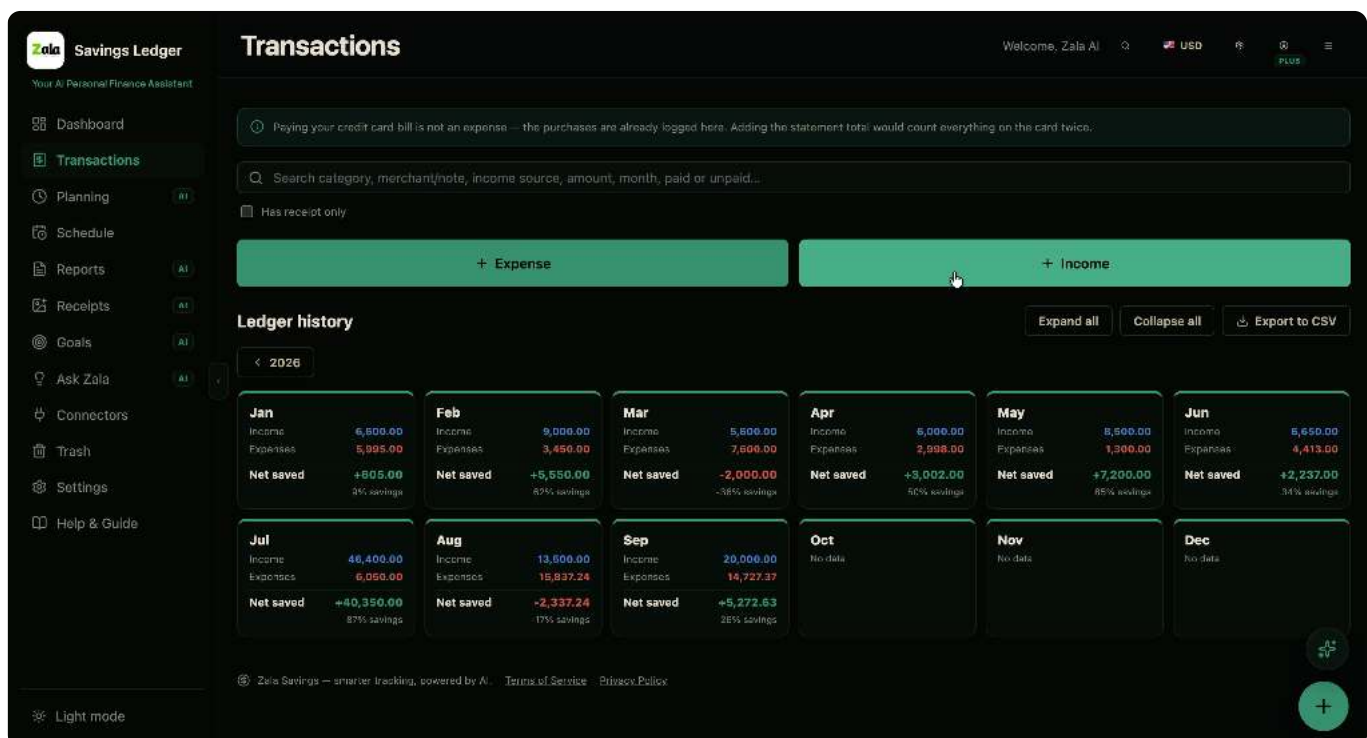


Once saved, the system will start monitoring your net worth over the selected period.

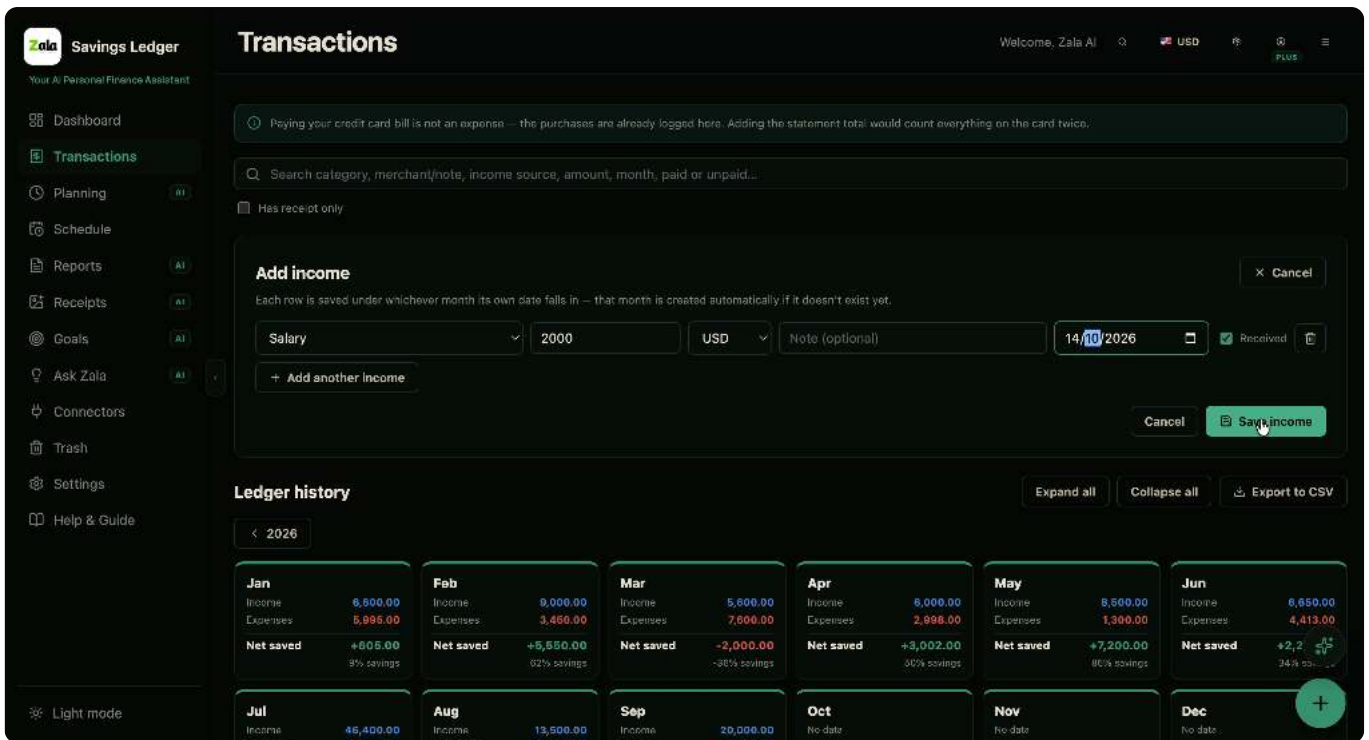


Step 2: Add Transactions That Impact Your Net Worth

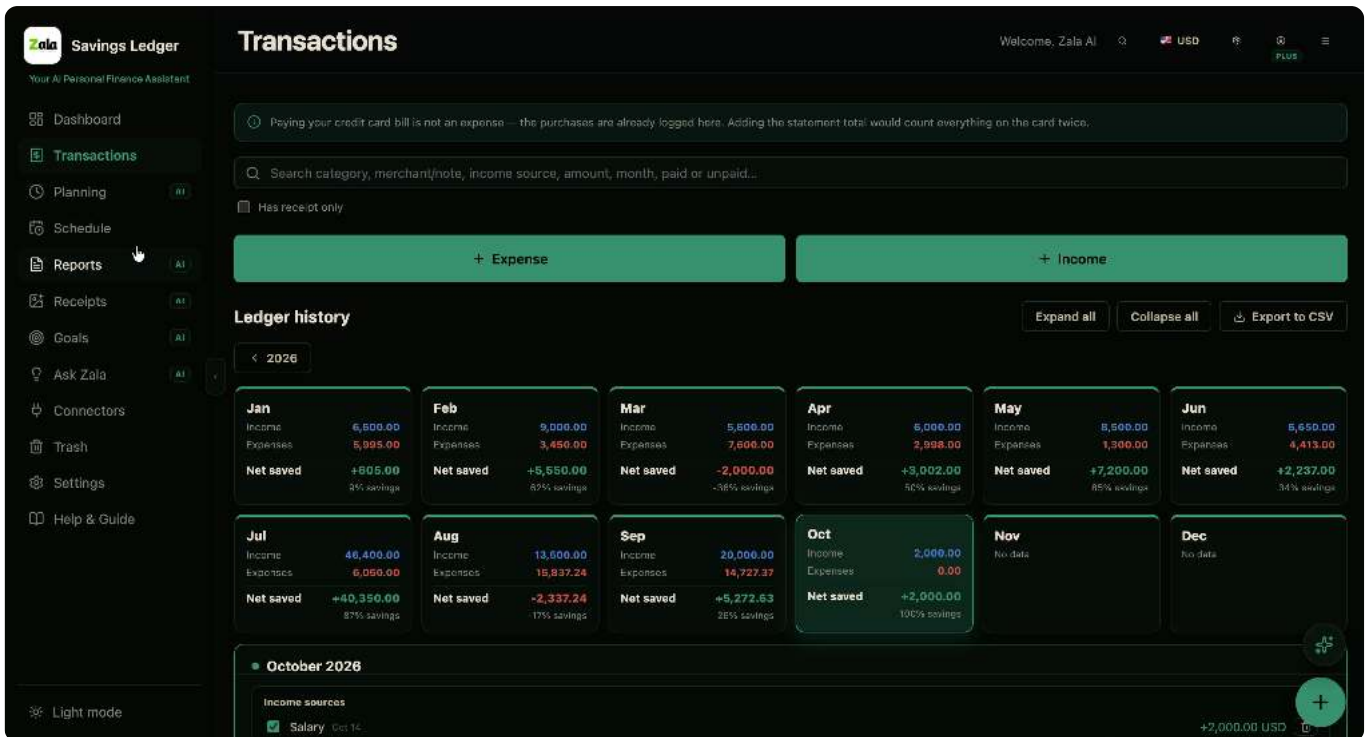
Navigate to the **Transactions** section to update your financial data.



Add a new transaction, such as an additional income item, and set its date (for example, in October).



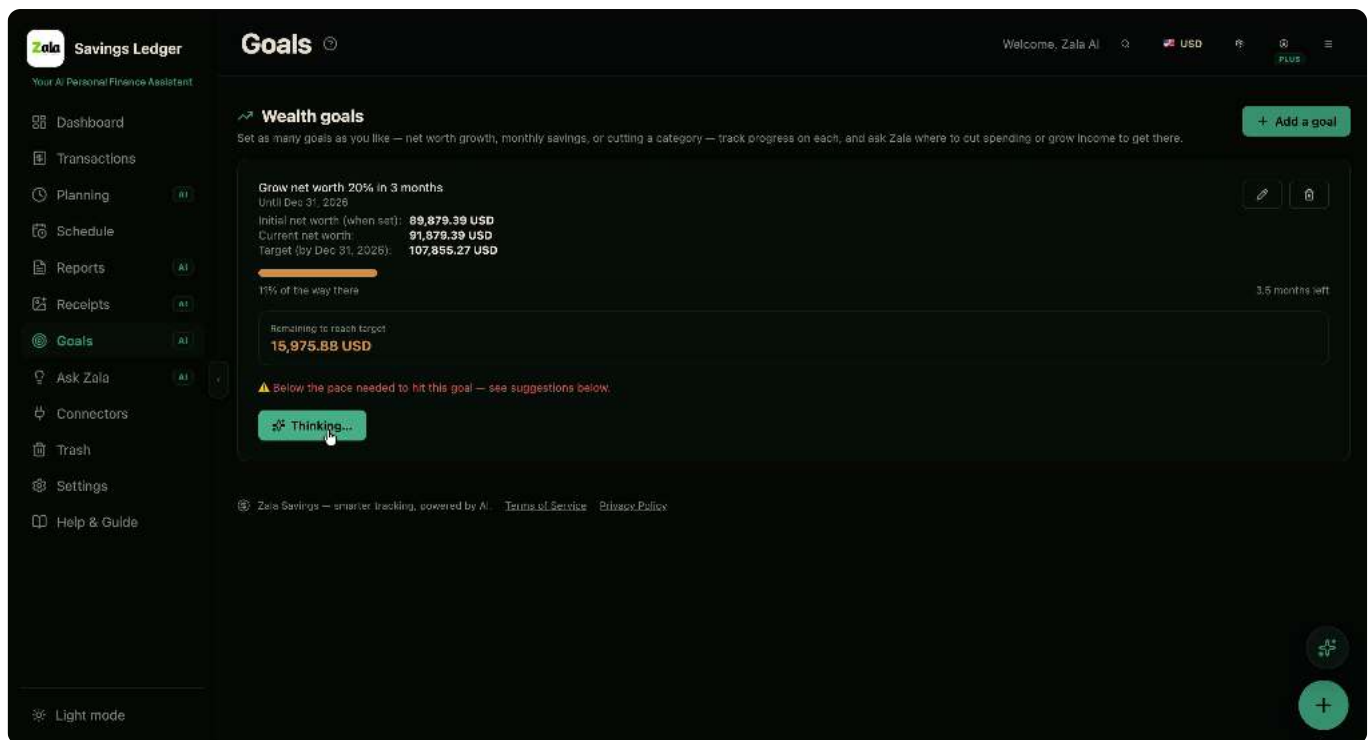
Save the income transaction.



Return to the **Goals** tab to see how this new income affects your **net worth growth** goal. The system will track your progress and notify you when you hit your target. You can revisit this page at any time to review the current status and progress of the goal.

Step 3: Use AI Suggestions to Improve Goal Achievement

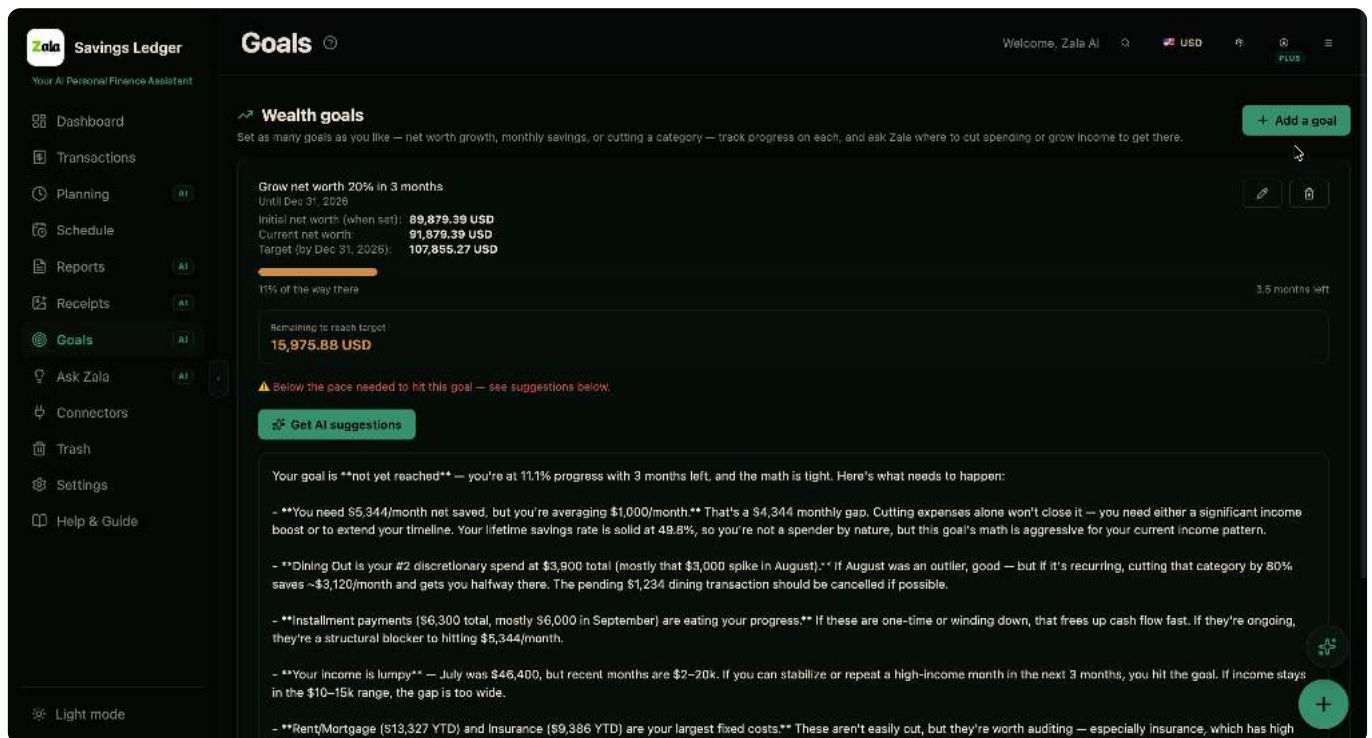
Within the goal details, open the **AI suggestions** section.



Review the different recommendations on how to achieve your goal—for example:

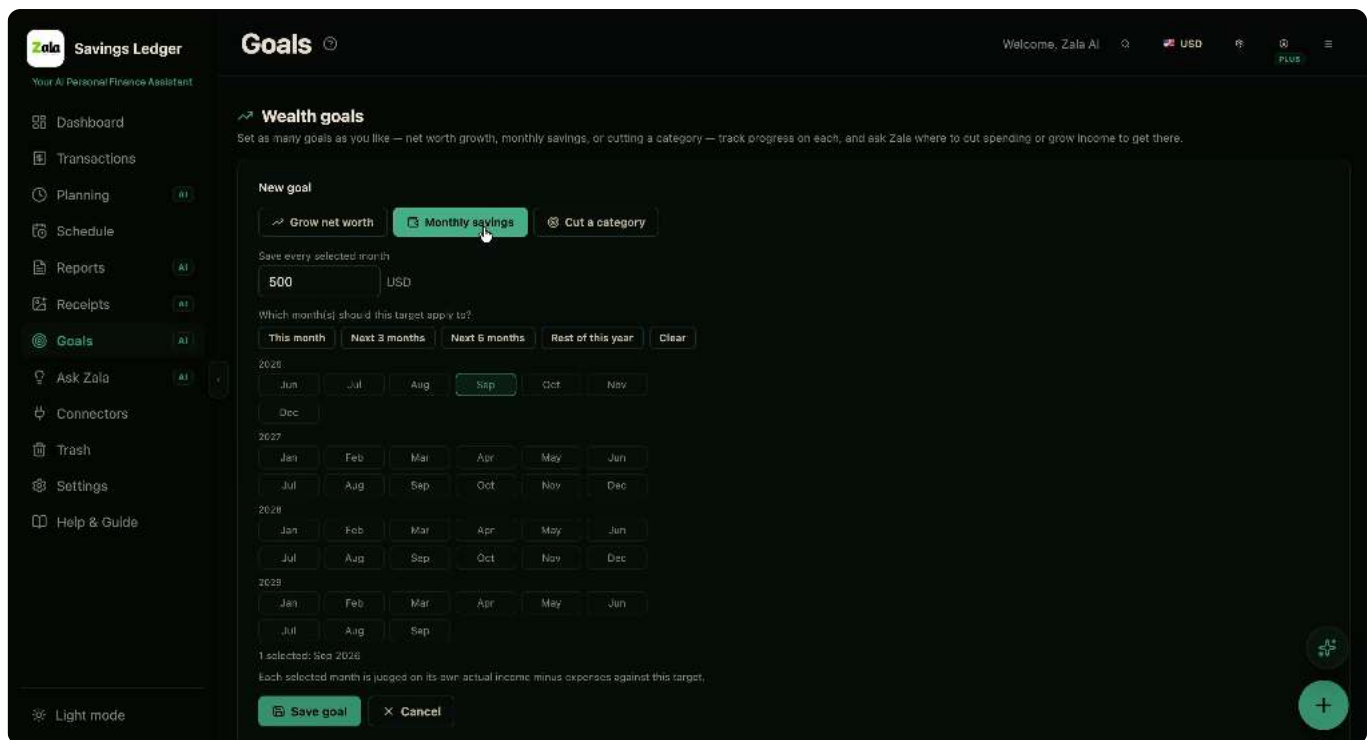
- Increasing your income
- Reducing specific costs

These AI suggestions are available for every goal type and help you decide whether to focus on earning more or cutting expenses.

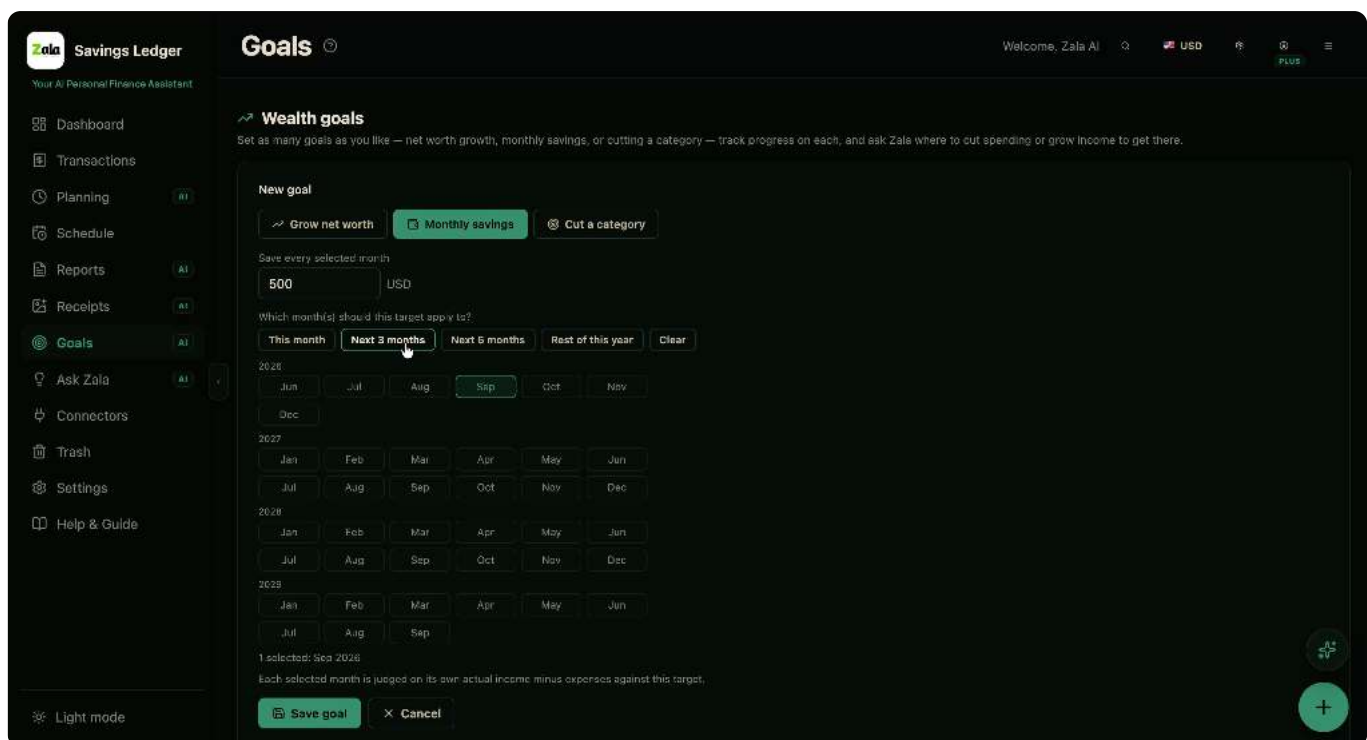


Step 4: Configure a Monthly Savings Goal

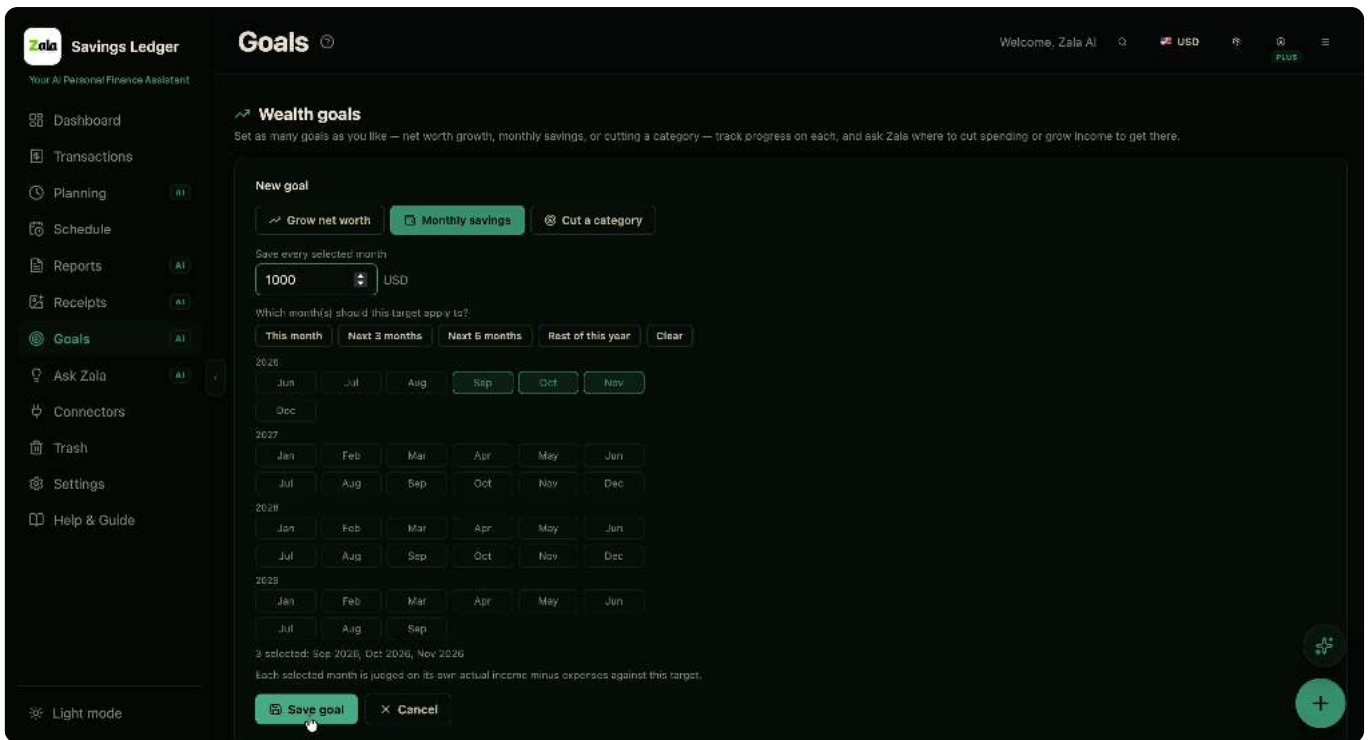
Switch to the **Monthly saving** goal type.



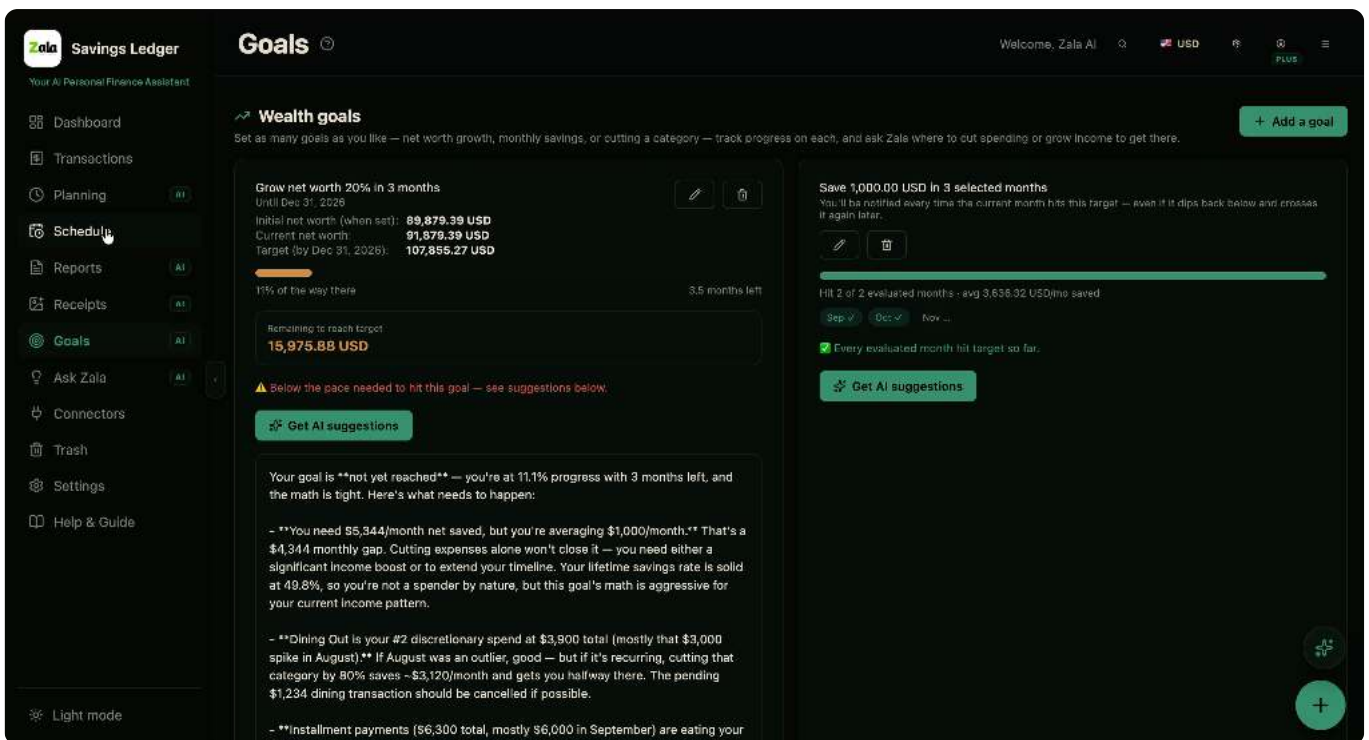
Set the period (e.g., the current month plus the next two months) and define your monthly savings target—such as \$500 or increasing it to \$1,000.



Save this monthly savings goal.

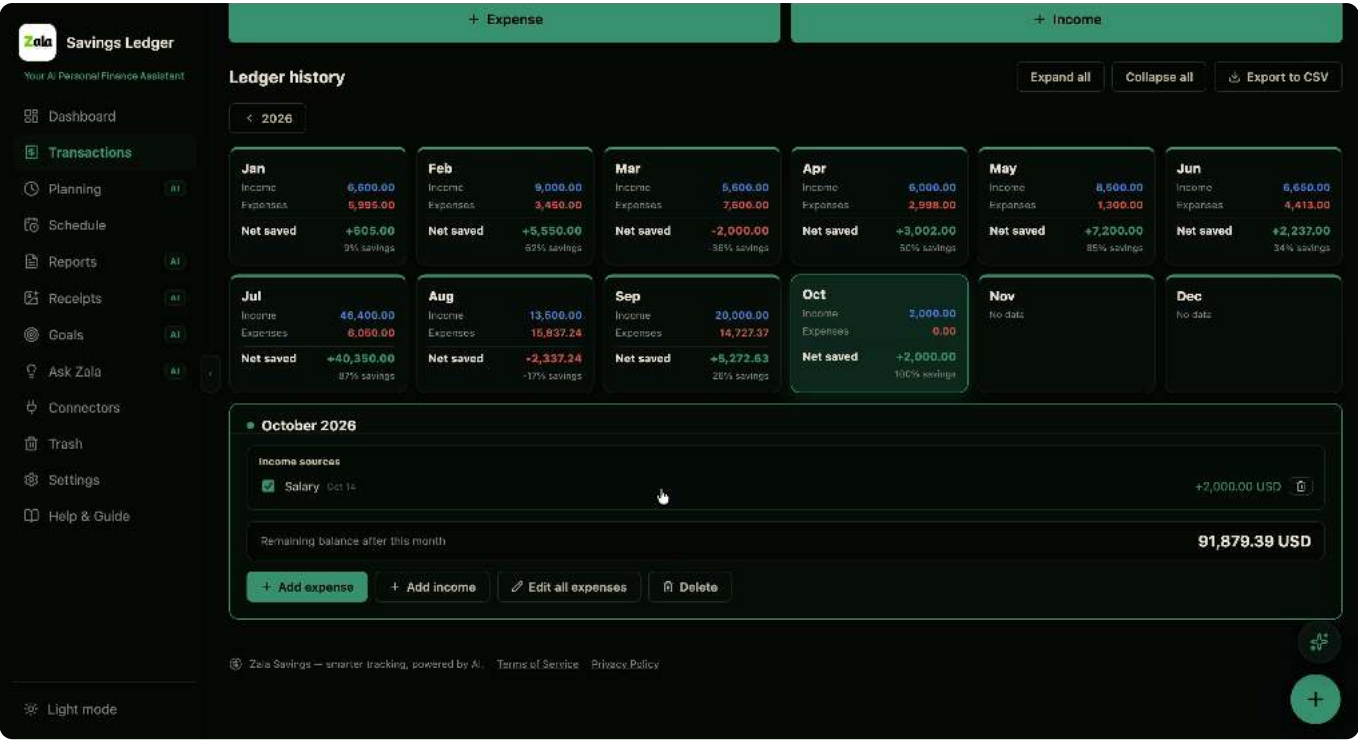


The system will immediately show which months you are already on target and which months are still uncertain based on your current and planned transactions.

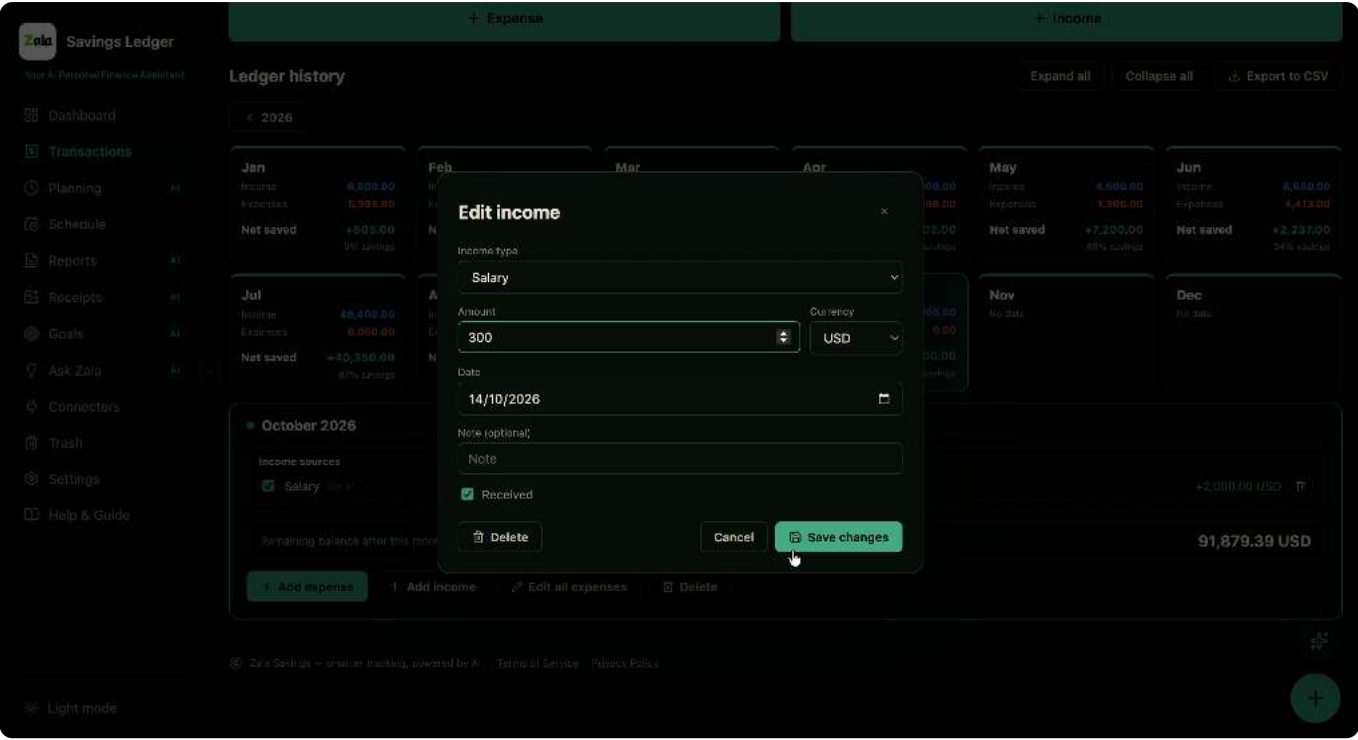


Step 5: Adjust Transactions to Meet Your Monthly Savings Goal

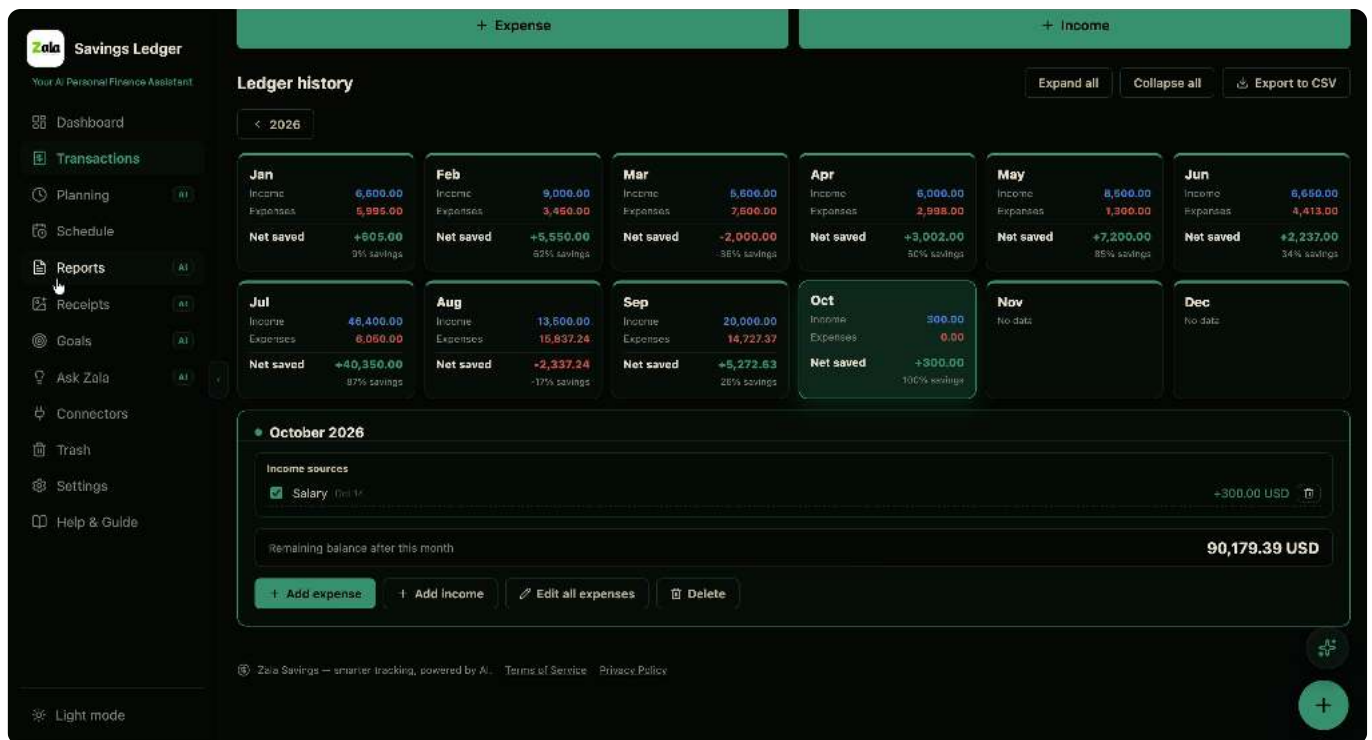
Go back to the **Transactions** section and navigate to October.



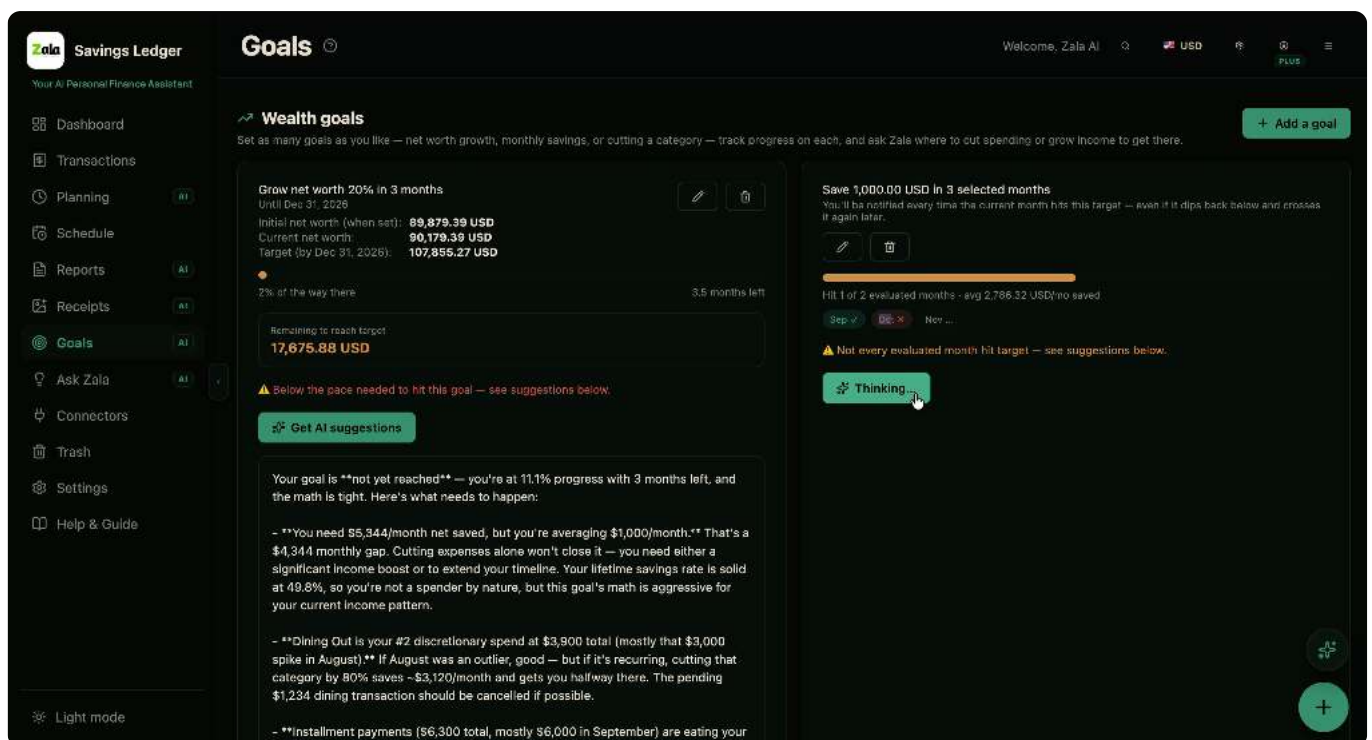
Modify a transaction—such as reducing an expense by \$300—to see how it affects your ability to meet the savings target.



Save your transaction changes.



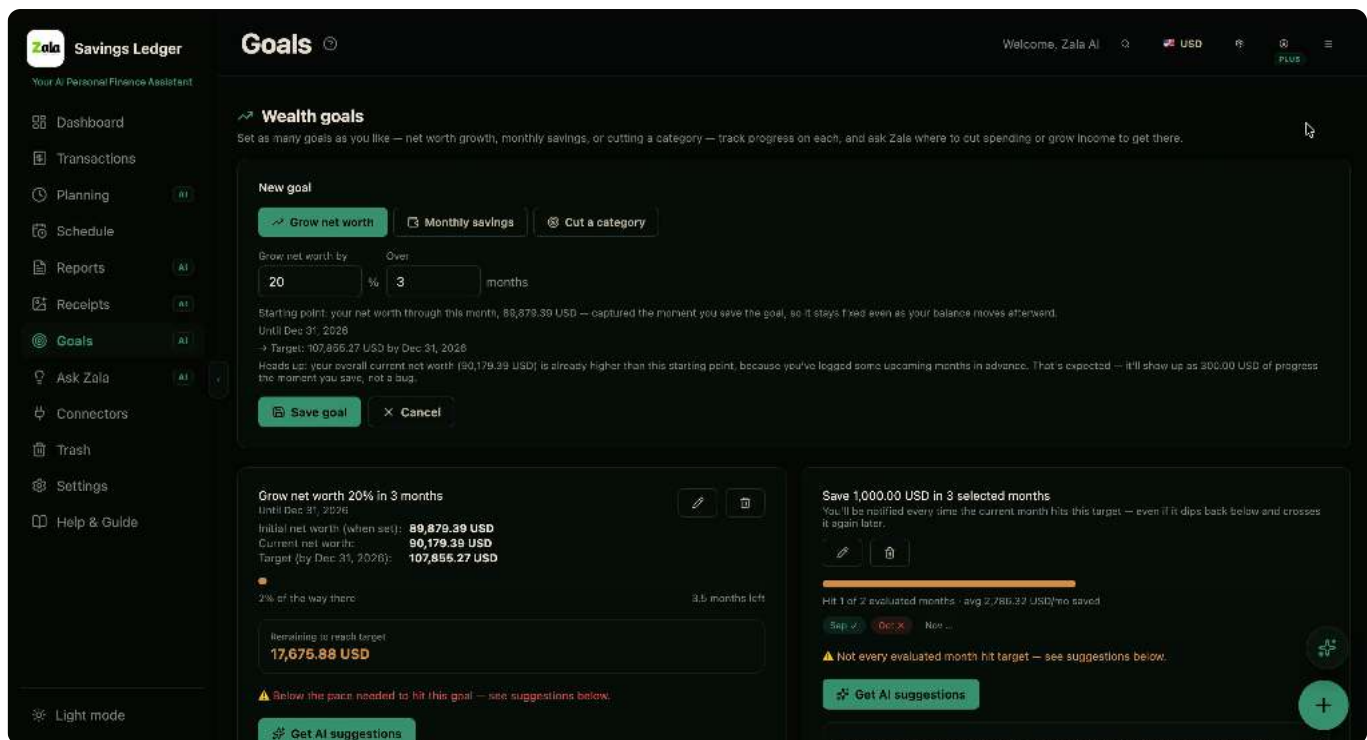
Return to the **Goals** tab. The system will recalculate and show whether the monthly savings goal will be met or missed based on the updated data.



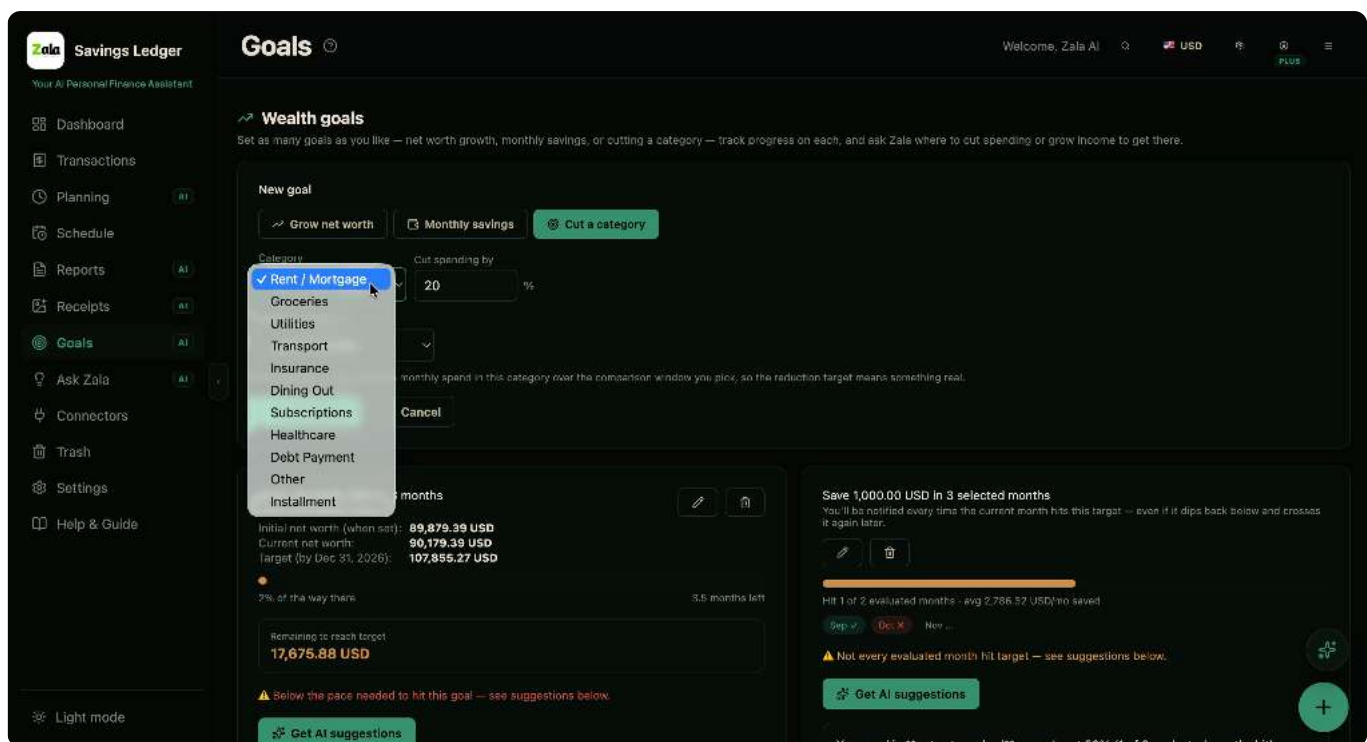
Again, open the AI suggestions to see recommendations on how to get back on track, and review detailed breakdowns if needed. You will receive notifications via email and other platforms (e.g., Telegram, WhatsApp) as your goal status changes.

Step 6: Set a Goal to Reduce Spending in a Specific Category

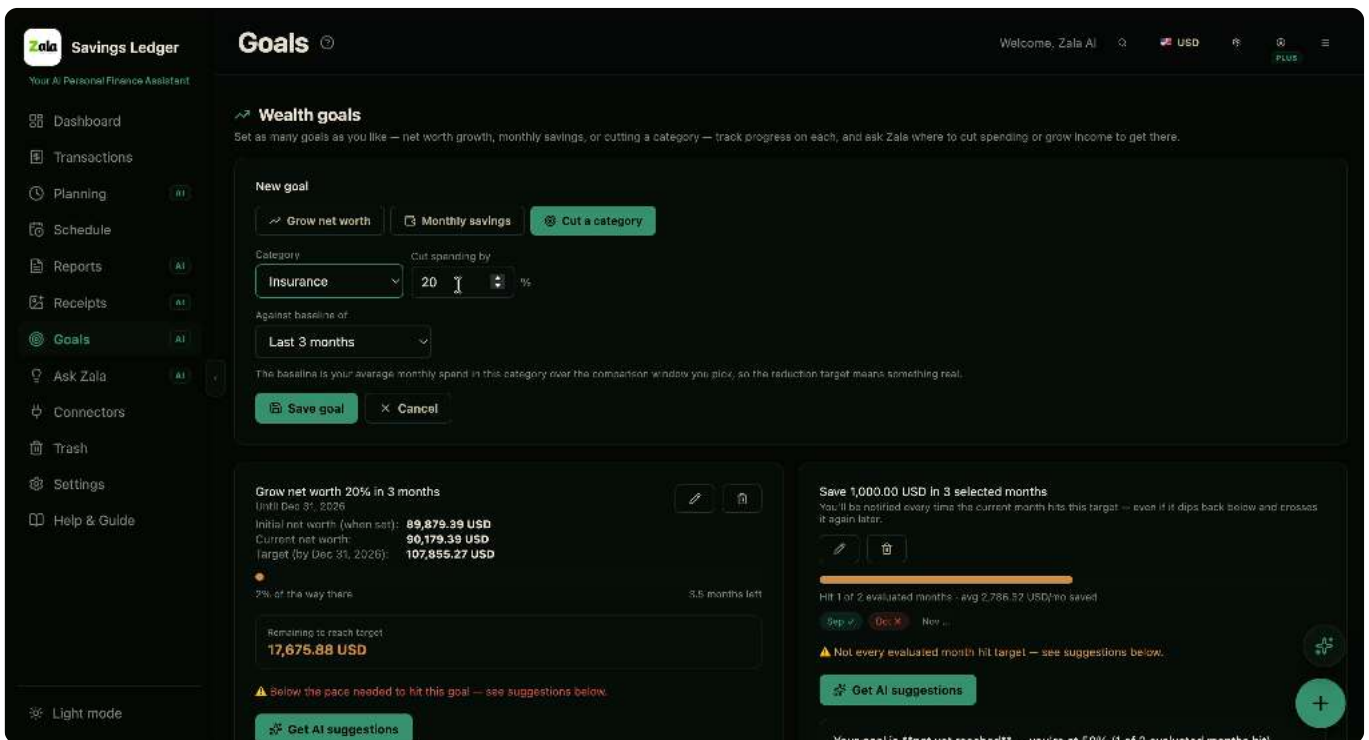
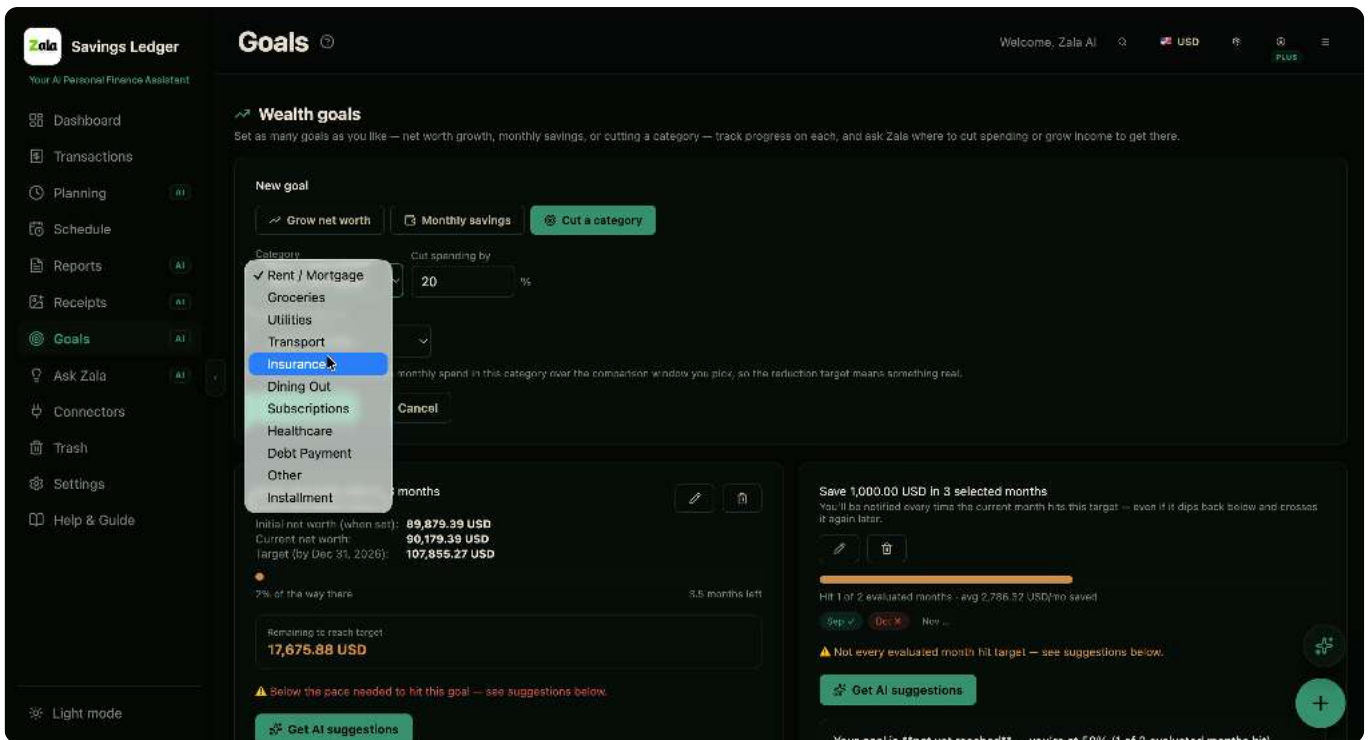
Select the **category reduction** type of goal (e.g., to cut spending in a particular category).



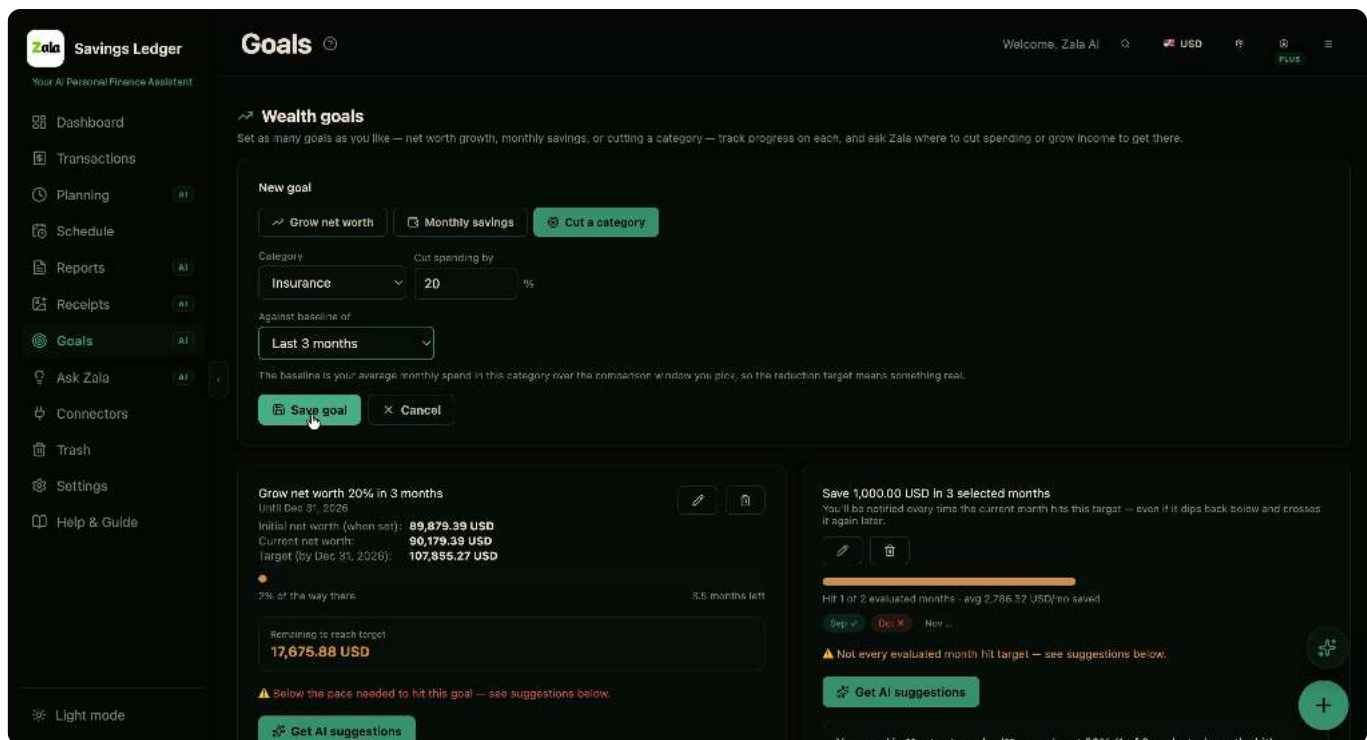
Choose the category you want to reduce—such as insurance, subscriptions, or utilities.



Define your reduction target (for example, cutting your insurance cost by about 20%) and choose a comparison period, such as the last three or six months.



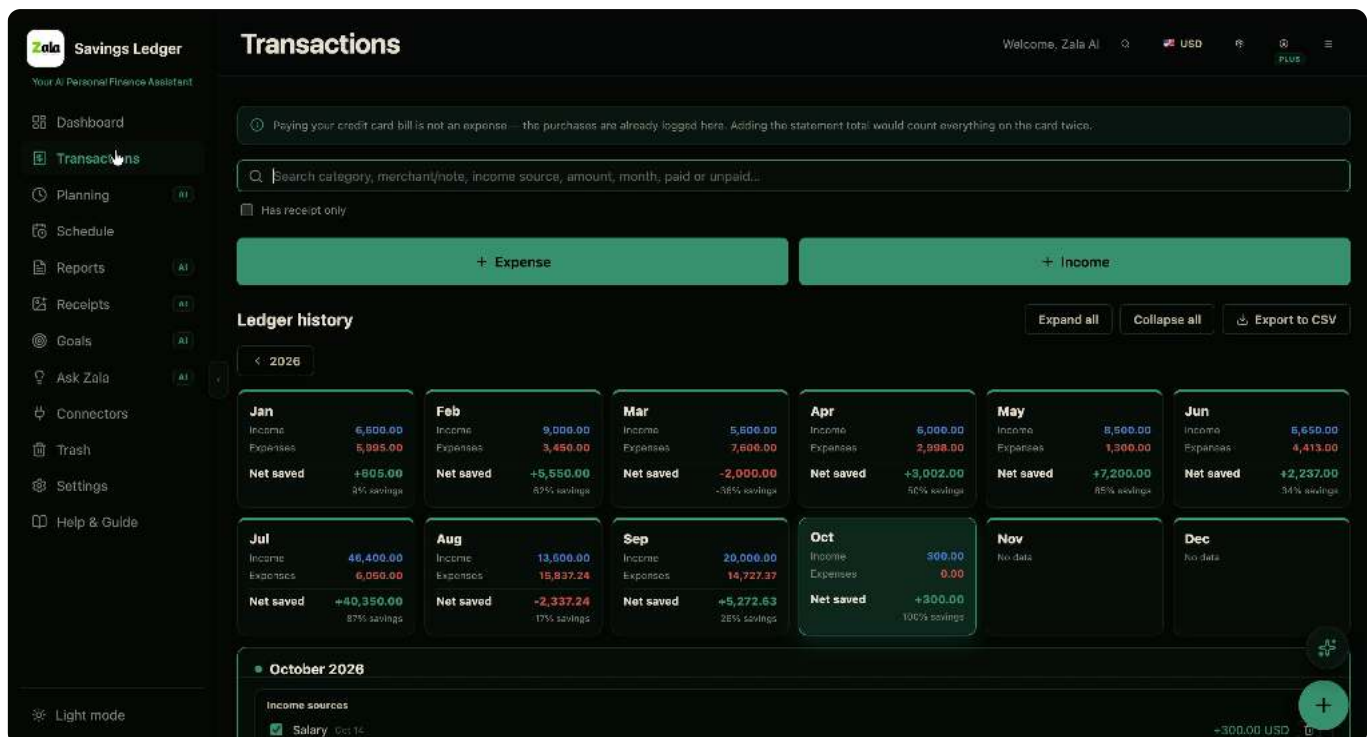
Save this category reduction goal.



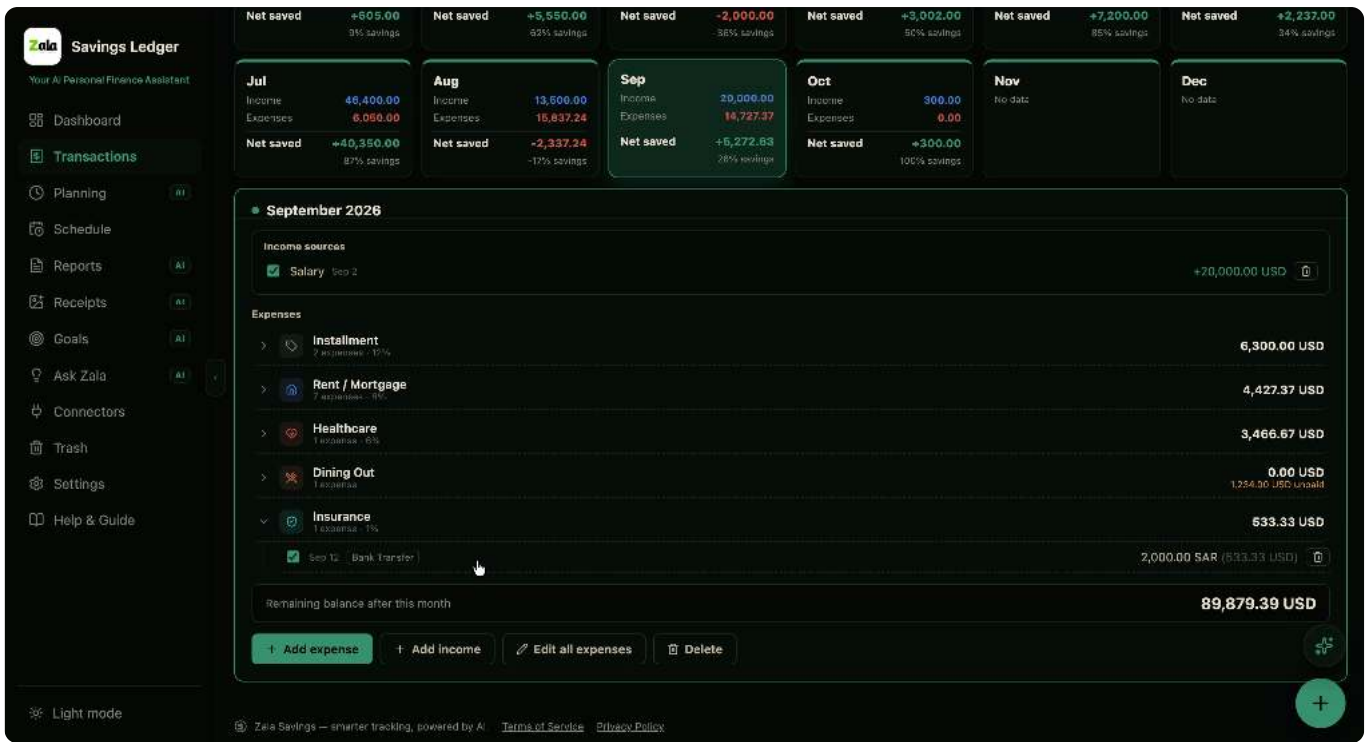
You will then see ongoing progress toward reducing spending in that category, based on your current month's activity.

Step 7: Update Category Transactions and Review Progress

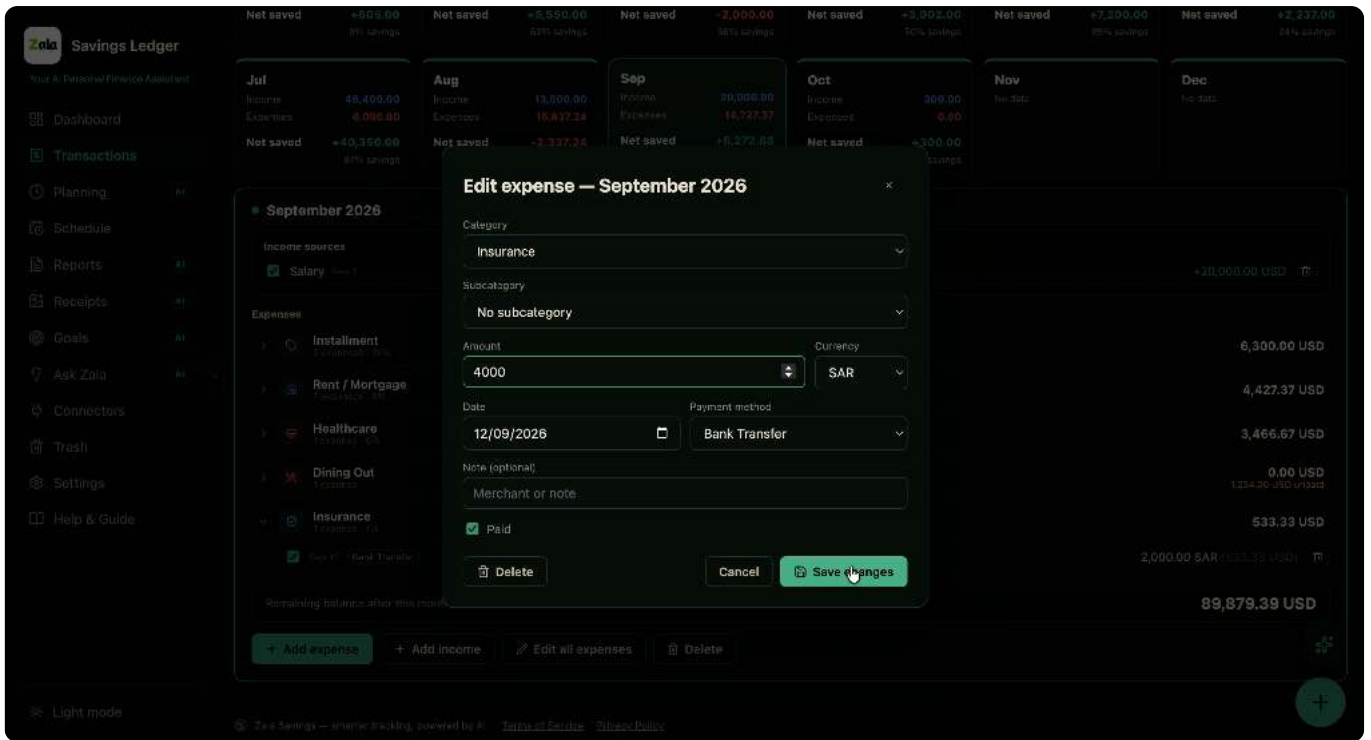
Go back to the **Transactions** section and open the current month.

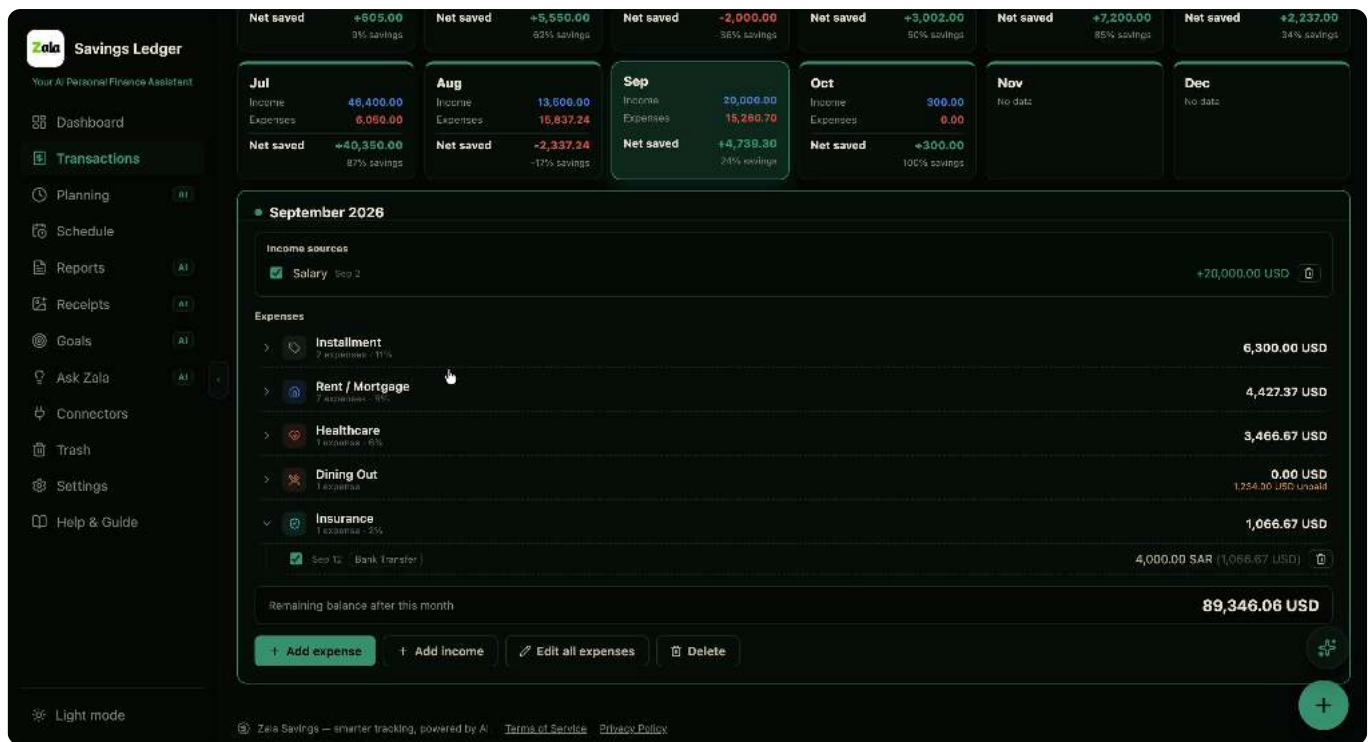


Adjust a transaction in the chosen category—for example, increasing an insurance payment to \$4,000.



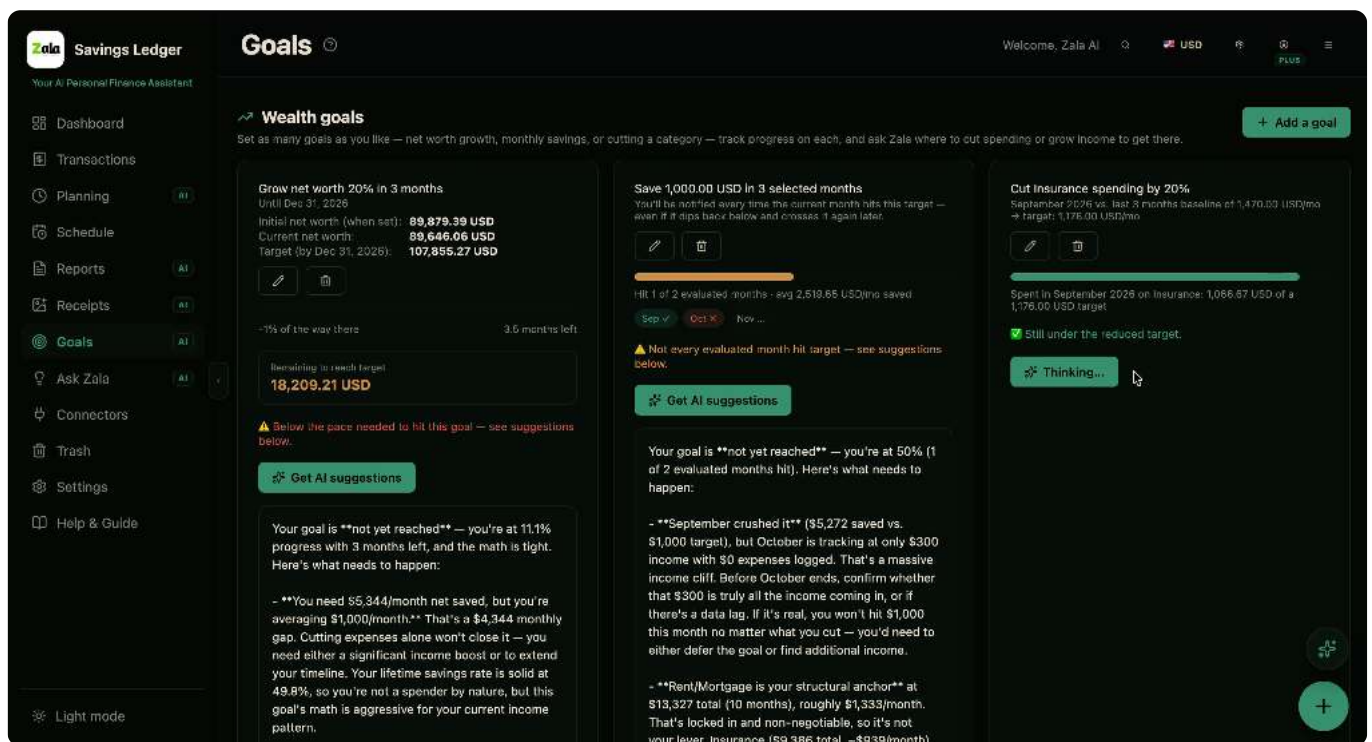
Save the transaction change.





Return to the **Goals** tab to review the impact on your category reduction goal. You will see how close you are to your target—whether you are still under the limit or at risk of exceeding it.

Use the Zella AI recommendations again for this goal type to get tailored suggestions on how to adjust your spending.



Continue to refine your activities, transactions, and planning. Periodically revisit the Goals tab to monitor progress and ensure that your actions align with your financial objectives.



Your AI Personal Finance Assistant

- Dashboard
 - Transactions
 - Planning
 - Schedule
 - Reports
 - Receipts
 - Goals
 - Ask Zala
 - Connectors
 - Trash
 - Settings
 - Help & Guide
- Light mode

Wealth goals

Set as many goals as you like — net worth growth, monthly savings, or cutting a category — track progress on each, and ask Zala where to cut spending or grow income to get there.

+ Add a goal

Grow net worth 20% in 3 months
Until Dec 31, 2026
Initial net worth (when set): **89,879.39 USD**
Current net worth: **89,646.06 USD**
Target (by Dec 31, 2026): **107,856.27 USD**



~1% of the way there 3.5 months left

Remaining to reach target:
18,209.21 USD

Below the pace needed to hit this goal — see suggestions below.

Get AI suggestions

Your goal is ****not yet reached**** — you're at 11.1% progress with 3 months left, and the math is tight. Here's what needs to happen:

- ****You need \$5,344/month net saved, but you're averaging \$1,000/month.**** That's a \$4,344 monthly gap. Cutting expenses alone won't close it — you need either a significant income boost or to extend your timeline. Your lifetime savings rate is solid at 49.8%, so you're not a spender by nature, but this goal's math is aggressive for your current income pattern.

Save 1,000.00 USD in 3 selected months
You'll be notified every time the current month hits this target — even if it dips back below and crosses it again later.



Hit 1 of 2 evaluated months - avg 2,519.65 USD/mo saved

Sep Oct Nov

Not every evaluated month hit target — see suggestions below.

Get AI suggestions

Your goal is ****not yet reached**** — you're at 50% (1 of 2 evaluated months hit). Here's what needs to happen:

- ****September crushed it**** (\$5,272 saved vs. \$1,000 target), but October is tracking at only \$300 income cliff. Before October ends, confirm whether that \$300 is truly all the income coming in, or if there's a data lag. If it's real, you won't hit \$1,000 this month no matter what you cut — you'd need to either defer the goal or find additional income.

- ****Rent/Mortgage is your structural anchor**** at \$13,327 total (10 months), roughly \$1,333/month. That's locked in and non-negotiable, so it's not your lever. Insurance (\$9,386 total, ~\$939/month)

Cut Insurance spending by 20%
September 2026 vs. last 3 months baseline of 1,470.00 USD/mo → target: 1,176.00 USD/mo



Spent in September 2026 on Insurance: 1,066.67 USD of a 1,176.00 USD target

Still under the reduced target.

Get AI suggestions

****Your Insurance goal is already hit.**** You're at 90.7% of the way through September and have spent \$1,066.67 against a \$1,176 target—you've got room to spare and should cross the finish line comfortably.

Here's what got you here and how to sustain it:

- Your Insurance spending has been volatile month-to-month (\$445 → \$3,000 → \$998 → \$2,010 → \$400 → \$2,000 → \$1,066.67). The \$1,176 target assumes you can average ~\$1,176/month going forward. That's realistic only if you can identify which of those spikes were one-time (like policy renewals or claims) versus recurring. Review your insurance bills to lock in what's actually fixed.

- You've got 7 insurance transactions across 10 months, but that's a decent frequency to maintain.