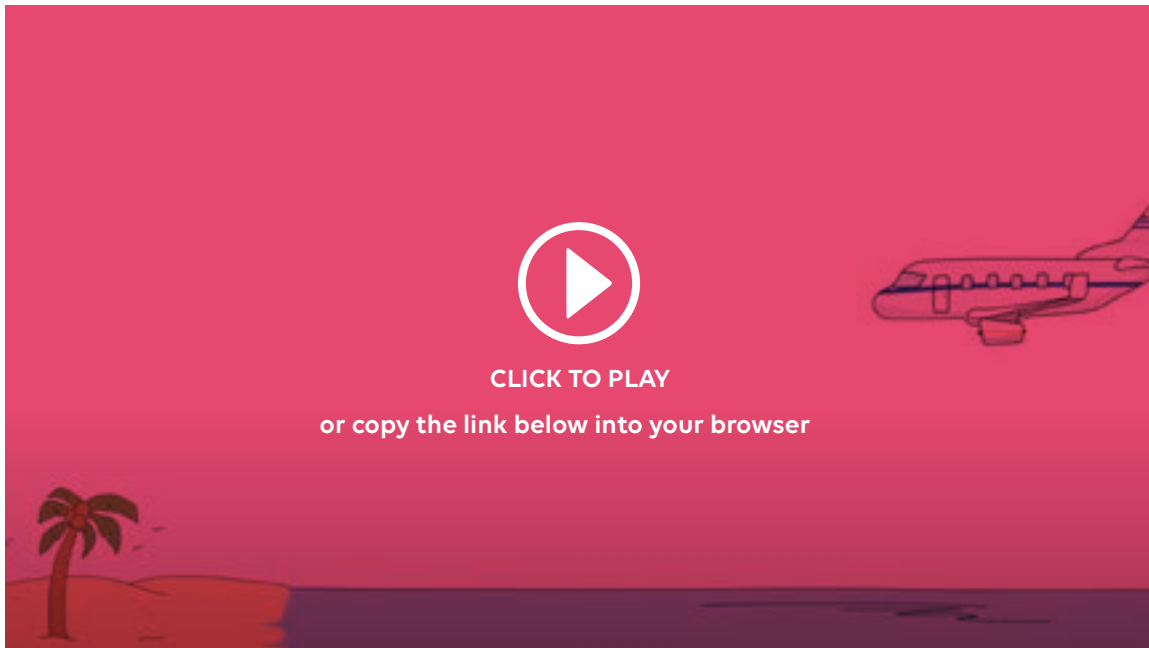




Smart goal planning.

1. Find out more about smart financial goals



Setting smart financial goals

www.youtube.com/watch?v=cEqqOHfEHk8



2. Define your goal

S **SPECIFIC**
The goal is clearly defined.

My goal is to:

M **MEASURABLE**
The exact amount of money needed to achieve the goal must be specified.

The cost of this goal is:

A **ACHIEVABLE**
The goal must be possible to reach, and not just an unrealistic dream.

I know that this is a goal I can achieve because:

R **RELEVANT**
The goal must align with other life requirements and objectives.

(Explain why this goal matters, why it's worth your time and energy to achieve.)

This goal is important to me because:

T **TIME BASED**
A time frame in which the goal will be achieved must be specified.

The amount of time I'll need to achieve this goal is:



3. Action plan

List smart strategies to make your goal achievable

1. My goal

2. The total cost of the goal

3. The date I would like to reach goal achievement

4. The number of weeks between now and the date of achievement

5. The amount (the total cost divided by the number of weeks) I need to save each week to achieve this goal

6. Is it actually possible to save this amount each week?

If the answer is **NO**, go back and adjust #1 #2 and/or #3.

7. Check your budget. Can you make any other changes (for example cutting back on some items) to make absolutely sure that you save this amount each week?

If the answer is **YES**, describe the changes you will need to take.

8. What strategies could you use to make sure that you achieve your goal?

Some examples include opening a separate savings account, regularly reviewing your budget, or keeping a weekly record of your progress.