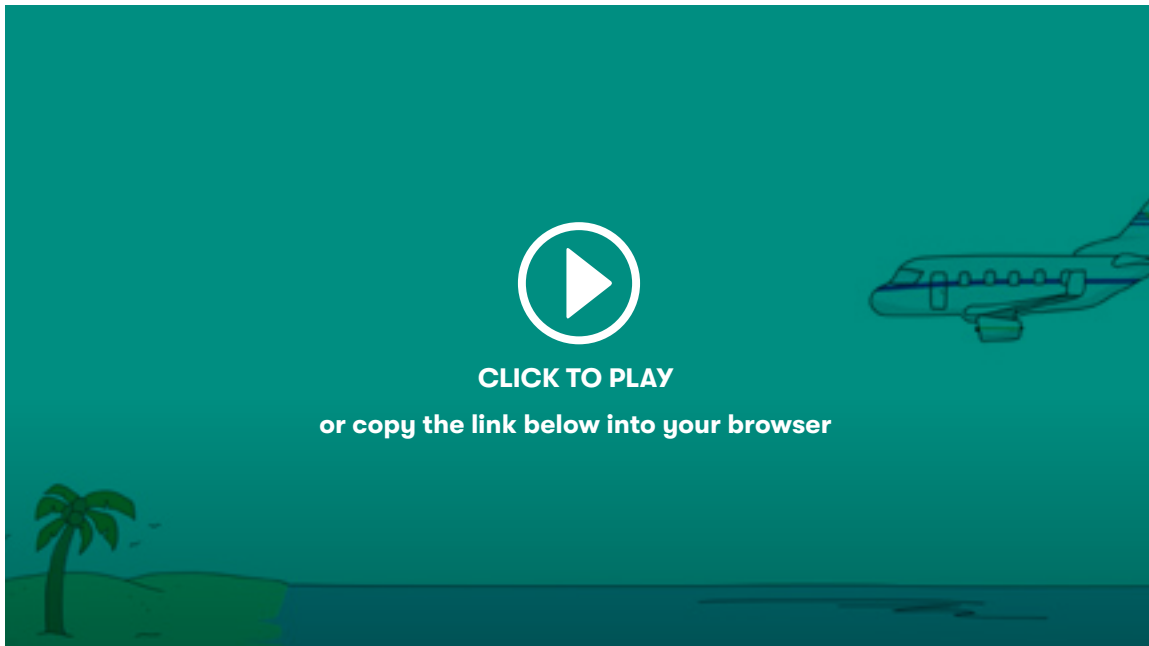


Smart goal planning.

1. Find out more about smart financial goals



Setting smart financial goals

www.youtube.com/watch?v=cEqqOHfEHk8

2. Define your goal

<p>S SPECIFIC The goal is clearly defined.</p>	<p>My goal is to:</p>
<p>M MEASURABLE The exact amount of money needed to achieve the goal must be specified.</p>	<p>The cost of this goal is:</p>
<p>A ACHIEVABLE The goal must be possible to reach, and not just an unrealistic dream.</p>	<p>I know that this is a goal I can achieve because:</p>
<p>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.)</p>	<p>This goal is important to me because:</p>
<p>T TIME BASED A time frame in which the goal will be achieved must be specified.</p>	<p>The amount of time I'll need to achieve this goal is:</p>

[SAVE ANSWERS](#)

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.