

Creating SMART Goals

Review the dreams and goals you have developed for yourself and your family. Now, rewrite them as SMART goals—those that are

- S**pecific
- M**easurable
- A**chievable
- R**esults-oriented
- T**rackable

Let's say you want to pay off a credit card. That's a good goal, but it's not a SMART goal. Rewriting it as a SMART goal might look like this:

"In one year, I want to save \$500 to go toward paying off the credit card. I will save \$42 every month, or \$10.50 every week toward my goal."

Now, that's a SMART goal! Remember, goal setting is one of the skills you will use over and over. It is a skill for life.

SMART Goals Worksheet

Goal	Cost/amount	Number of months to save	Monthly savings	Weekly savings