Setting SMART Goals

FLi with NCCYou

Without having clear goals in mind, it can be easy to feel discouraged or overwhelmed when improving your financial standing. By developing clear goals, not only do you have an idea of what you are working towards, but an action plan on how to get there. A great way to start is by looking at the things that you want to achieve, both short and long-term. Once you have your goal in mind, write it down, making sure there is a clear and measurable objective. This will help motivate you as you make progress.

Is your goal...

S Specific *What do you want to achieve?*

M Measurable *How do I know if I reached my goal?*

A Attainable *Is this realistic? What are steps that can get you there?*

R Realistic *Is this worth it?*

T Time-Bound *When will you meet this goal?*

What is a SMART Goal?

Studies show that when you write down your goals, you are more likely to succeed in achieving them. When writing out your goal, make sure to answer the questions in the acronym. When done correctly, you should not only have a clear goal, but an action plan on how to achieve it.

Is your goal...

S Specific *What do you want to achieve?*

M Measurable *How do I know if I reached my goal?*

A Attainable *Is this realistic? What are steps that can get you there?*

R Realistic *Is this worth it?*

T Time-Bound *When will you meet this goal?*

Using the SMART Goal format, answer each question individually and then create a goal for something you're working towards.

S	M	A	R	T

Your Goal: