

MY FINANCIAL GOALS

SHORT TERM GOALS [LESS THAN 6 MONTHS]

INTERMEDIATE GOALS [6-12 MONTHS]

LONG TERM GOALS [MORE THAN 1 YEAR]

“A GOAL WITHOUT A PLAN IS JUST A WISH.” - ANTOINE DE SAINT EXUPERY

MAKE SURE YOUR GOALS ARE S.M.A.R.T GOALS

- **Specific** – Be very specific when goal setting. What exactly needs to be accomplished and why?
Ex: I want to save \$2,400 for.....

- **Measurable** – The ability to track progress. Determine what steps need to be taken to achieve the specific goal and what success will look like
Ex: I'll put \$100 a month into a savings account

- **Attainable** – After setting the goal, make sure it is doable with available resources.
Ex: I will cook dinner at home and save the money from eating at a restaurant

- **Realistic** – Determine whether the goal is really something that can be committed to.
Ex: It will take commitment so I will have \$50 automatically deposited into savings 2x a month

- **Timely** – Make sure that a start time and deadline are set for each goal.
Ex: In 2 years I will have \$2,400