



SMART Goals Worksheet

Good money management begins with setting goals and establishing deadlines.

| Specific | Measurable | Attainable | Realistic | Timely |
|---|---|--|---|--|
| <i>Does your goal clearly state what you want to achieve?</i> | <i>How can you measure or quantify the outcome?</i> | <i>Can you reframe your goal into monthly savings goals?</i> | <i>What values in your life does this goal reflect?</i> | <i>What is your target date to achieve this goal by?</i> |

Short-Term Goals (1 year or less)

Ex: Pay off credit card \$825 \$75 I want to be debt-free to save for a house 11 months

| | | | | |
|----|--|--|--|--|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

Mid-Term Goals (1–5 years)

Ex: Downpayment for a house \$7,000 \$146 I want to be a homeowner 4 years

| | | | | |
|----|--|--|--|--|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

Long-Term Goals (5 years or more)

Ex: Build college fund \$20,000 \$152 I want to help my child with their education 11 years

| | | | | |
|----|--|--|--|--|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |