

Set **SMART** Goals

Do you have a list of items you'd like to buy or accomplishments you'd like to experience? Whether your goal is purchasing a car, taking a trip, or saving for the unexpected, it's important to plan ahead. Did you know that how you plan can set you up for failure or success?

Set SMART goals to increase your chances of success. SMART goals are:

- **Specific.** Answer the questions who, what, when, and why, which will help you pinpoint exactly what you want and the steps you should take to get there.
- **Measurable.** Set criteria to help you measure your progress. Ask yourself some key questions - how much/many? How often? How will I know I've reached my goal?
- **Attainable.** Goals should stretch and challenge you, but they shouldn't break you. Recognize what is and isn't in your control, then set your goal(s) accordingly.
- **Relevant.** Is your goal relevant to your life? Relevant goals impact your present and shape your future. Identify all the positive ways reaching your goal will affect your current situation and future circumstances.
- **Time-Based.** Every goal needs a timeline; without one, it's more difficult to keep making progress. If your goal is long-term, set short-term, interim goals to help you measure your progress toward your ultimate goal.

Now it's your turn. Use the "My Goal" worksheet on the next page to outline your SMART goal.



My Goal: _____

SMART Definitions	Questions to Ask	Components of My Goal	My Steps to Take
<p>Specific: goals should be detailed, outlining what you want to achieve and why.</p>	<p>Who? What? When? Why?</p>		
<p>Measurable: goals need to include specific criteria - such as amount, frequency, count - to help you define progress.</p>	<p>How much? How often? How many?</p>		
<p>Attainable: goals should be challenging, but within reasonable reach.</p>	<p>Do I have the talent, ability, and/or resources to get what I want?</p>		
<p>Relevant: goals should relate to both your current and future needs and circumstances.</p>	<p>How would reaching this goal impact my life now and in the future?</p>		
<p>Time-based: goals need a set timeline to help insure progress.</p>	<p>How much time can I reasonably dedicate to reaching my goal?</p>		