

SMART GOAL SETTING FOR THE YEAR AHEAD

S

SPECIFIC

M

MEASURABLE

A

ACHIEVABLE

R

REALISTIC

T

TIMELY



YOUR GOALS: *Choose One!*

INSTRUCTIONS

To use this worksheet, circle one of the goal categories you would like to work on, and then fill in the boxes to fulfill that goal over the course of the year. You can print out and use this sheet as many times as you need.



BUDGET

Create a budget, control expenses, live within your means



PROTECT

Ensure you have optimal life, health, and disability insurance



PLAN

Develop detailed financial and retirement strategies



LEARN

Learn about personal finances; seek help from a financial professional

DATE: ____/____/____

SMARTs	EXAMPLE	YOUR GOALS
S SPECIFIC	I want to eliminate my credit card balances.	
M MEASURABLE	I will reduce my credit debt by half in 6 months and entirely in a year.	
A ACHIEVABLE	If I stick with my budget and don't buy what I can't pay cash for, I can do this.	
R REALISTIC	I will pay more than the minimum each month and quit charging things.	
T TIMELY	I'm going to stop using credit cards as of today and begin paying more than the minimum with my next bill.	



YOUR GOALS: Choose One!

INSTRUCTIONS

To use this worksheet, circle one of the goal categories you would like to work on, and then fill in the boxes to fulfill that goal over the course of the year. You can print out and use this sheet as many times as you need.



SCHOOL

Do well academically and socially



PERSONAL DEVELOPMENT

Develop positive attitudes and habits



FINANCES

Save allowance to meet goals



HEALTH

Eat well, exercise regularly, and stay safe

DATE: ____/____/____

SMARTs	EXAMPLE	YOUR GOALS
S SPECIFIC	I want to get better at reading.	
M MEASURABLE	I will read two new books every month from now until the end of the school year.	
A ACHIEVABLE	If I pick out a fun book that I like and have an adult help me, I can do this.	
R REALISTIC	I will spend a half-hour less on the computer every day and read instead.	
T TIMELY	I'm going to the school library on Monday to find my first book.	

Learn how to build greater financial and emotional confidence at [livingconfidently.com](https://www.livingconfidently.com)