Are your goals **SMART?**

**SPECIFIC**
Identifies a specific action or event that will take place. “I will” is more powerful than “I want to.”

Does your goal state who, what, where, when, and why?

**MEASURABLE**
Quantifies its benefits and defines what is progress.

Does your goal state how you will measure your progress? How many? How much?

**ATTAINABLE**
Is attainable given your resources.

Can you really accomplish this goal? What steps are involved?

**REALISTIC**
Requires you to stretch some, but you are likely to succeed in meeting the goal. It’s not too easy or too difficult.

What skills, knowledge, and abilities do you need to reach this goal?

**TIME-BOUND**
Has a date attached—what you intend to accomplish by when.

Does your goal have a deadline? Is this deadline realistic?

**EXAMPLES OF A SMART GOAL STATEMENT:**
During each semester, I will get a tutoring job for four hours a week at the going rate of $25 per hour. I will put $100 a week in a savings account for 25 weeks to build an emergency fund of $2,500.
Writing down your goals increases your probability of achieving them, and helps you establish your personal priorities. It is often advantageous to focus on what you want to achieve right now, soon after graduation, and down the road – and to categorize them into different financial planning areas.

Use this worksheet to help you get started. Check the category your goal falls into from the list on the left of each section, then write out your SMART goal for that category. Complete this exercise for each category in all three timeframes to develop a goal-oriented financial plan!

**RIGHT NOW:**
- Earning
- Spending
- Protecting
- Borrowing
- Saving and Investing

**AFTER GRADUATION:**
- Earning
- Spending
- Protecting
- Borrowing
- Saving and Investing

**FUTURE PLANNING:**
- Earning
- Spending
- Protecting
- Borrowing
- Saving and Investing