

# YOUR FINANCIAL JOURNAL

## SMART GOALS

Make your goal SMART to clarify your idea, direct your efforts, and use all of your time and resources to achieve what you want to accomplish.

**S**

### **SPECIFIC**

I want to have a rainy day fund in a savings account.

**M**

### **MEASURABLE**

My target is \$200.

**A**

### **ACHIEVABLE**

I'll set up a budget and prioritize saving \$10 each week for 20 weeks.

**R**

### **RELEVANT**

I often worry about money when I have a financial setback.

**T**

### **TIMEBOUND**

I will save \$200 by (date).

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COMPLETE BY

PROJECTED AMOUNT

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

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