

Building a



My SMART Financial Goals

Specific **M**easurable **A**ddjustable **R**ealistic **T**ime-oriented

Short-term goals

	Amount To Save <u>Each</u> <u>Month</u>		Target Date/ <u>Time Frame</u>		<u>Estimated</u> <u>Cost</u>
Example: Pay off \$600 Credit Card Debt	\$100/month	x	6 months	=	\$600
_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
_____	_____		_____		_____

Medium-term goals

Example: Down payment on new car	\$280/month	x	18 months	=	\$5,040
_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
_____	_____		_____		_____

Long-term goals

_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
_____	_____		_____		_____