

Specific

Measurable
Actual

Attainable/
Achievable

Relevant
Realistic

Time Bound
Trade-offs



\$ Dollars & Sense

SHORT TERM GOALS (one week to three years)

By (date) _____ I will have paid off my debt _____.

By (date) _____ I will have saved \$ _____ for _____.

I will save \$ _____ each paycheck for a total of \$ _____ by (date) _____.

INTERMEDIATE GOALS (three to seven years)

By (date) _____ I will have paid off _____.

I will save \$ _____ towards my emergency fund goal of \$ _____ by (date) _____.

LONG – RANGE GOALS (seven years or longer)

By (date) _____ I would like to have \$ _____ for a down payment on _____.

By (date) _____ I will have my emergency fund completed.

By (date) _____ I will have increased my personal retirement account by _____% or \$ _____.

Keep your head focused and headed toward the prize! Post these goals where you and your family can be reminded of the dream - a family vacation, a new car, college education or even being debt free!