

## CREATING GOALS

- Realistic
- Specific
- Measurable
- Time-Certain

**Realistic** – To be realistic, a goal must be something you are committed to. You must be *willing* and *able* to work towards its accomplishment no matter what it takes. Your goal is probably realistic if you truly *believe* that it can be accomplished.

**Specific** – A specific goal has a much greater chance of being accomplished than a general goal. A general goal would be, “Get in shape.” But a specific goal would say, “Join a health club and workout 3 days a week.”

**Measurable** – To determine if your goal is measurable, ask questions such as....*How much? How many? How will I know when it is accomplished?*

**Time-certain** – A goal should be grounded within a time frame. If you want to lose 10 pounds, when do you want to lose it by? “Someday” won’t work. But if you anchor it within a timeframe, “by May 1<sup>st</sup>,” then you’ve set your mind into motion to begin working on the goal.

## GOAL WORKSHEET

**Goal:**

Have \$300 in emergency savings by depositing \$25 a month starting September 1, 2014. I/we will achieve this goal by September 1, 2015.

---

<b>Realistic?</b>	\$25 a month will fit into my budget. I am committed to this because it is important to me.
<b>Specific?</b>	Yes, I will save \$300 by September 1, 2015. I will save \$25 a month starting September 1 <sup>st</sup> .
<b>Measurable?</b>	I will double check my progress by checking my saving balance weekly.
<b>Time-certain?</b>	I will achieve my goal on September 1, 2015.

# GOAL WORKSHEET

Goal:

---

---

---

---

---

---

---

---

---

---

---

---

<b>Realistic?</b>	
<b>Specific?</b>	
<b>Measurable?</b>	
<b>Time-certain?</b>	

# GOAL SETTING

- Must be in writing
- Be achievable but stretch you
- Short term goal is less than 5 years
- Intermediate goal is 5-20 years
- Long term goal is 20+ years
- Begin planning with the end in mind and take small steps
- What do you need to accomplish today, this month, this quarter, or this year, to make the goal a reality?