

# SMART Goal Worksheet



SMART is an acronym for Specific, Measurable, Achievable, Relevant, and Timely goals. Use this worksheet to fill out your own SMART goals for the year.

**Tips:** Check in with your goals often. Be honest with yourself if you get off track. Reposition your goal to get yourself back on track.

## S: Specific

Make this goal as specific as possible, so that when you refer back to it you'll remember key details and/or calculations where relevant.

**Example:** I would like to pay my credit card balance down by \$1,000 in 4 months. \$250/month

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## M: Measurable

How do you plan to measure progress? Accountability is also important here.

**Example:** I will measure progress by checking and updating my balance every time I make a payment.

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## A: Achievable

Is this goal realistic? You know your budget best! Don't overextend yourself by trying to complete a large goal. Start with small, actionable steps to get there.

**Example:** I currently pay \$150 per month toward my credit card. To pay an additional \$100, I will cut back on streaming services and limit going out with friends. I can achieve this by telling friends my financial priorities will change temporarily.

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## R: Relevant

How relevant is this goal to your bigger financial purpose? This can help you stay on track.

**Example:** When I achieve this goal, my credit will improve and I will save more money on interest. This will help my long-term goal of purchasing a home.

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## T: Timely

What is the deadline for this goal? Start short-term and work up to larger goals.

**Example:** I will complete this goal within 4 months. Afterwards, I will have an easier goal to manage in another 4 months.

