

Write SMART goals: Having goals for what to do with your money will help you make the everyday choices that come your way. When making goals try using the SMART method. SMART goals are:

- Specific** – What exactly do you want to achieve?
- Measurable** – How much money will this goal take?
- Adaptable** – Is this goal adaptable for changes in your financial situation?
- Realistic** – Is this a goal that you can realistically achieve?
- Time-bound** – What is your time frame for achieving this goal?

This SMART goals chart will help you when saving money for a rainy day/emergency fund or for special purchases, services you want or need, retirement, etc.

If your goal is to pay off debt, use Power Pay (<https://powerpay.org>) A power payment system helps consumers more efficiently repay their debt

SMART Goals Chart

Goal (be Specific)	Amount Needed	Begin Saving (Month and Year)	Target Date to Have Money (Month & Year)	Number of Months	Amount to Save Per Month	Rank Importance

Write both short-term and long-term goals. Prioritize your goals in the Rank Importance column.

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