



Specific
Measurable
Achievable
Realistic
Time-bound

Improving your financial life requires planning, and that starts with setting goals that are Specific, Measurable, Achievable, Realistic and Time-bound (SMART).

Share your goals with a “financial buddy” and set specific dates to check-in on progress. Don’t forget to celebrate your successes!

Short-Term Goals (1-3 years)

Example: *I want to save \$200 in an emergency fund every month for the next 12 months. I will report my progress on the last Monday of the month to my financial buddy.*

I want to...	
This amount...	
This often...	
For this long...	
I commit to the following check-in dates with my financial buddy:	

