

SMART Financial Goal Setting

Your Needs

Before setting your financial goals, make sure you know what your needs are. Consider the following questions to get started:

- Can I afford my day-to-day necessities (groceries)?
- Will I be able to pay the rent & other bills next month?
- Do I owe anybody money? Who, and how much?
- Have I looked into appropriate government services that can assist my financial situation?
- Am I spending significant amounts of money that I don't need to be?

Write a few lines describing your current financial needs:



GOALS					
INTENTION	SPECIFIC	MEASURABLE	ATTAINABLE	RELEVANT	TIME-BASED
What do you want to achieve?	Who? What? Where? When? How?	How much? How often? How many?	Can I achieve this goal?	Does this goal help satisfy my needs? (above)	Do I have a specific time-frame in mind? Is it realistic?

