

SMART *goals*

It's been said a goal without a plan is just a wish. Whether you're trying to learn a new skill or start a new business, a defined goal with achievable steps is the best way to plot out your actions to achieve your dreams. Follow the SMART method, which stands for Specific, Measurable, Achievable, Relevant and Timebound. By putting measurable timelines and actions toward your goal, you'll stay accountable and motivated to take consistent steps forward.

S

SPECIFIC

I want to have a rainy day savings account.

M

MEASURABLE

My target is \$5000.

A

ACHIEVABLE

I'll set up a budget and prioritize saving \$250 over 20 weeks.

R

RELEVANT

I often worry about money when business is slow.

T

TIMEBOUND

I'll save \$5000 by (date).

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