

If you don't know where you are going, how will you know if you have arrived?

Goals give us direction in life – they keep us moving in the direction we want to be and tell us when we get there. They guide decision making and help us establish priorities. Risks in life's decisions can be minimized by planning and setting goals. The more specific the goal, the greater the chance that it will be realized. Ideally, a goal should have the following qualities:

- 1 It should be personal. It should be your decision and have relevance to you.
- 2 It should be specific. Broad goals (i.e. "I want to be wealthy.") are hard to break down into steps and therefore seem impossible to reach.
- 3 It should have a timeline with a starting point and a reasonable end point.
- 4 It should be possible to achieve through your effort.
- 5 You should be able to break the goal into steps that logically lead you toward reaching it.

SMART Goals

Goals are more apt to be reached if they are Specific, Measurable, Attainable, Realistic, and have a Timetable to be completed (SMART). Identify a goal and then fill in each segment so that it is a Smart Goal.

S Means **SPECIFIC**
Keep your goals short and to the point. For example, if you wanted to buy a car, name the SPECIFIC make, model, and year.

M Means **MEASURABLE**
What standards have to be set to determine if you've met the goal? If you relate this to the car above, how much will it cost?

A Means **ATTAINABLE**
What short term goal leads to the final goal? How will you raise the necessary cash to buy your car, such as getting a job?

R Means **REALISTIC**
Is the goal realistic? What is your timetable? Does it contribute to what you are trying to accomplish? How long will it take you to save enough money to buy your car and how much will you save per week?

T Means **TIMETABLE**
Set time limits so you will know you are on track in reaching your goal.

Identify one long term goal and one short term goal. Using the SMART model outlined above, identify the steps you need to take to achieve that goal and set a time line for each step.

Long Term Goal

Steps to reach goal

Time Line

1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____

Short Term Goal

Steps to reach goal

Time Line

1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____