

# SETTING S.M.A.R.T. Financial Goals



# S

Specific

I plan to save for a down payment on a new car.

# M

Measurable

I plan to save \$5,000 for the down payment.

# A

Attainable

I will reach my \$5,000 goal by saving \$200 every month from my monthly paycheck.

# R

Realistic

If you do not have \$200 to set aside every month, this goal would not be realistic.

# T

Time-Bound

By saving \$200 a month, I will save \$5,000 in 25 months, or 2 years and 1 month.

**FINAL GOAL:** I plan to save \$5,000 for a down payment on a new car by saving \$200 from each monthly paycheck for 25 months.

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**FINAL GOAL:**

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