

Name: _____ Date: _____ Period: _____

Directions: List the five words of the S.M.A.R.T. goal acronym below after each letter.

S	
M	
A	
R	
T	

Directions:

- Create an example of your own **PERSONAL** SMART Goal.
- Make sure your SMART goal answers all four of the SMART goal questions (what, how, when, and why).
- Use complete sentences.
- Your goal should be short-term, intermediate, or long-term.

Examples of **personal** goals could include academic grades, a particular score on the ACT or SAT, getting accepted into college, obtaining your driver's license, having a family, etc.

What is your personal goal?

How will you accomplish it?

When will it be accomplished by?

Why do you want to accomplish it?

Money should not be the main focus of your personal S.M.A.R.T. goal.

Place all four segments that you answered in the lines above into one complete SMART goal:

Is your goal above considered short-term, intermediate, or long-term? _____

Directions: Answer the following questions in regards to your personal SMART goal before proceeding onto your financial SMART Goal.

Is your personal goal specific?	YES	NO
Is your personal goal measurable?	YES	NO
Is your personal goal attainable?	YES	NO
Is your personal goal realistic?	YES	NO
Is your personal goal time bound?	YES	NO

If you answer NO to any of the questions above, please try your best to ensure that your personal SMART goal meets all requirements of a true SMART goal by re-editing it.

Directions:

- Create an example of your own **FINANCIAL** SMART Goal.
- Make sure your SMART goal answers all four of the SMART goal questions (what, how, when, and why).
- Use complete sentences.
- Your goal should be short-term, intermediate, or long-term

Examples of **financial** goals could include saving a specific amount of money for a car, college, house, family, electronic device, event tickets, etc.

What is your financial goal?

How will you accomplish it?

When will it be accomplished by?

Why do you want to accomplish it?

Place all four segments that you answered in the lines above into one complete SMART goal:

Is your goal above considered short-term, intermediate, or long-term? _____

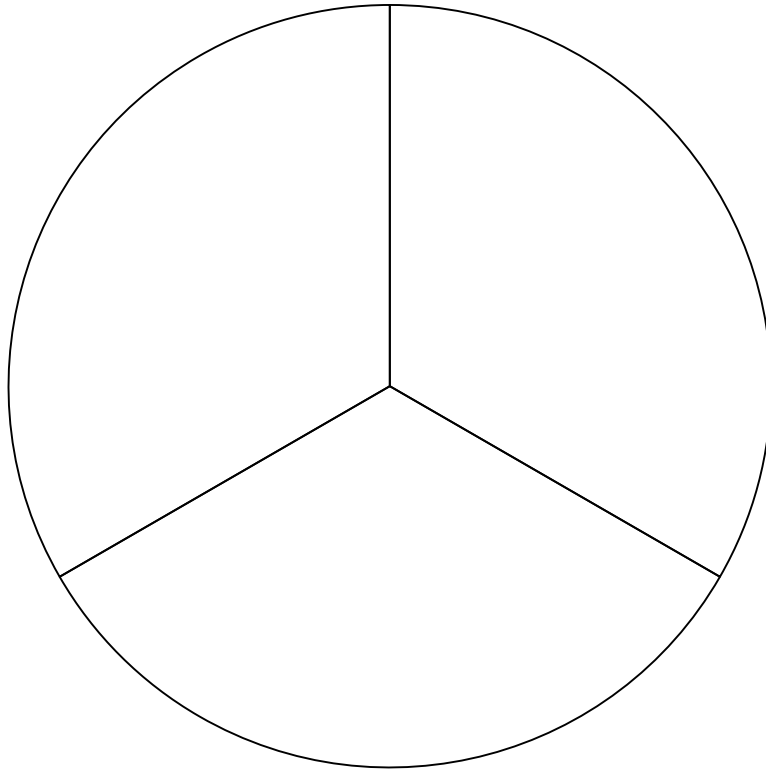
Directions: Answer the following questions in regards to your financial SMART goal before proceeding onto your financial SMART Goal.

Is your financial goal specific?	YES	NO
Is your financial goal measurable?	YES	NO
Is your financial goal attainable?	YES	NO
Is your financial goal realistic?	YES	NO
Is your financial goal time bound?	YES	NO

If you answer NO to any of the questions above, please try your best to ensure that your financial SMART goal meets all requirements of a true SMART goal by re-editing it.

Directions: List all the parts (percentages and labels) into the pie chart below that represent the 70-20-10 rule. Each part of the 70-20-10 rule should be represented in a separate pie slice.

70-20-10 Rule



What are essential needs that you believe are acceptable to spend a maximum of 70% of your monthly earnings on?

What are some methods that you can take advantage of to ensure that you are saving at minimum of 20% of your monthly earnings?

What are investment tools that you could take advantage of to ensure you are investing at minimum of 10% of your monthly earnings?