



# SEM IN A R

## My SMART Financial Goals



	<u>Amount To Save Each Month</u>	x	<u>Target Date/ Time Frame</u>	=	<u>Estimated Cost</u>
<b>Short-term goals:</b>					
[Example: Down payment on new car]	[\$280/month]		[18 months]		[\$5,040]
_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
 <b>Medium-term goals</b>					
_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
_____	_____		_____		_____
 <b>Long-term goals</b>					
_____	\$ _____		_____		\$ _____
_____	_____		_____		_____
_____	_____		_____		_____
_____	_____		_____		_____

- S = Specific
- M = Measurable
- A = Adjustable
- R = Realistic
- T = Time-oriented

