

New Year's Finance Goal

The New Year is a Perfect Time to Set a New Financial Goal

Your goal could be related to budgeting, tracking, learning more about a specific financial topic - whatever makes sense for you!

When Creating a Goal, Consider Making it SMART:

- Specific - Plan effectively with specific targets in mind.
- Measurable - Make sure you are able to track your progress.
- Attainable - Set goals that are challenging but achievable.
- Relevant - Ensure the goal serves a purpose.
- Time - Specify a deadline, monitor progress and reevaluate.

Consider the Steps it Takes:

Goals can be easier to manage when broken down into smaller steps. Try to break your goal down and determine dates by when you want each step to be completed by.

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Write Your Goal Here:

Example:

I want to save \$25 more dollars a week for the next 10 months to apply towards a new laptop

Steps to Achieve Goal:

Due Date:

- | | |
|---|-----------|
| 1 I will track my budget in the month of January to gain a better understanding of my spending habits | 1 01/31 |
| 2 I will cut \$5 per week out of 5 different spending categories | 2 02/28 |
| 3 I will transfer the extra \$100 into my savings account at the end of each month | 3 Various |
| 4 I will research which laptop I want and determine if I need to start saving more | 4 07/01 |
| 5 If I need to save more, I will adjust my savings and determine the best categories to cut spending from | 5 07/31 |
| 6 At the 6 month mark, I will evaluate how much I've saved and see if I need to make any other changes | 6 08/01 |

By 12/31 I will purchase a new laptop

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Write Your Goal Here:

Steps to Achieve Goal:

Due Date:

1

1

2

2

3

3

4

4

5

5

6

6

By _____ I will _____
