

STEPS TO ACHIEVING SMART GOALS



Write Down Your SMART Goals

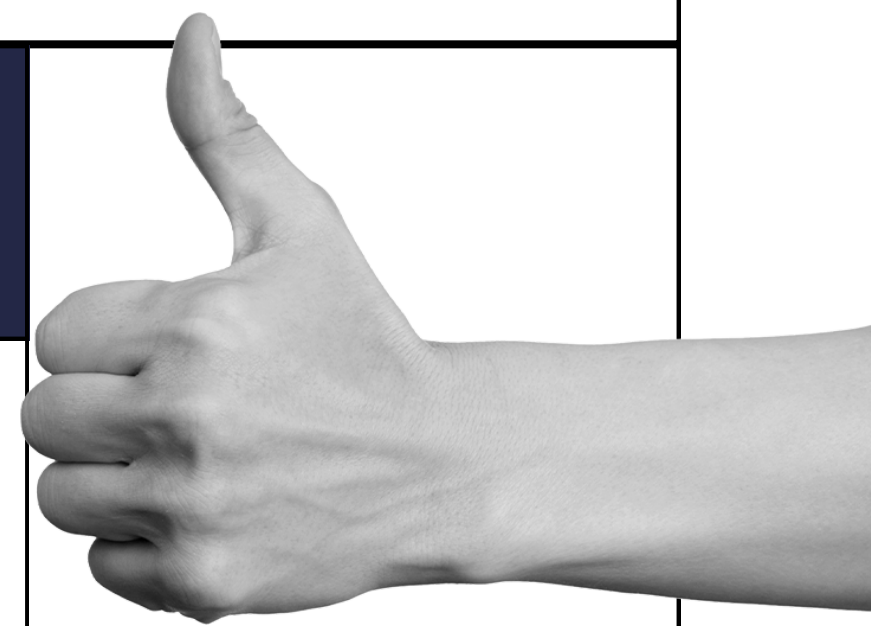
Writing down your goals increases the likelihood of achieving them. It provides a visual reminder and holds you accountable. Keep a sticky note or journal where you can see your goals regularly, such as your desk or fridge.

Organise Your Goals by Priority

Understanding the driving motives behind your goals can help you prioritise them. Divide your goals into critical, need, and want categories. Start with the critical goals and work your way through the list.

Be Consistent and Steady

Consistency is key when it comes to achieving financial goals. Make progress that is little and often rather than sporadic. For example, if your goal is to save \$500 a month, plan to put aside \$125 a week. This consistency will lead to greater success in the long run.



Make Goals Part of Your Routine

Incorporate the steps to achieve your goals into your weekly or monthly routine. Assign specific days or times for activities related to your goals, such as reviewing your budget, tracking expenses, or making financial decisions.

Set Up a Rainy-Day Fund

Life is unpredictable, and unexpected expenses can derail your progress. Establish an emergency fund to handle unforeseen circumstances. Having a safety net will provide peace of mind and prevent you from dipping into your goal savings.



FOCUS ON YOUR SMART GOALS



Goal 1

S: What is the goal?

M: How will you measure it?

A: What actions will you take to achieve it?

R: How will you align this goal with your reality?

T: When will you achieve it?

Goal 2

S: What is the goal?

M: How will you measure it?

A: What actions will you take to achieve it?

R: How will you align this goal with your reality?

T: When will you achieve it?

Goal 3

S: What is the goal?

M: How will you measure it?

A: What actions will you take to achieve it?

R: How will you align this goal with your reality?

T: When will you achieve it?

