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Setting SMART Goals

Setting goals is the first step towards reaching your dreams. This guide will help you to understand how to set goals that are:

*S*pecific

*M*easurable

*A*chievable

*R*elevant

*T*ime-Oriented

To create your goals, first think about your values. When goals are matched with values, you're more likely to spend time achieving them. What would you like to change in your life? Is there a goal you can create that would help you to make that change?

You may have many goals you would like to achieve. Focus on one or two of the most important goals that align with your values, this way you'll have a better chance of reaching that goal.

Where to Start?

- **Write out important values**
This help you define what is important to you and your family.
- **Brainstorm dreams and goals.** Remember, dreams require time, effort, and are usually vague. Goals are specific things you can do to help you reach your dreams.
- **Create SMART goals.**
 - Write out what makes this goal specific, measurable, achievable, relevant and time bound
- After you've written down your **SMART goals**, look at the **“Putting Goals into Action”** tool to create an easy-to-follow plan for achieving your goals.

Setting SMART Goals

Which of the following values are most important to you?

- | | | |
|--------------------------------------|----------------------------------|-----------------------------------|
| <input type="radio"/> Family/friends | <input type="radio"/> Freedom | <input type="radio"/> Stability |
| <input type="radio"/> Happiness | <input type="radio"/> Reputation | <input type="radio"/> Other _____ |
| <input type="radio"/> Health | <input type="radio"/> Education | |

Think about changes you would like to make and about your values and dreams. They can be short term (less than six months to achieve) or long term (more than six months to achieve) goals.

<i>Things I'd like to change:</i>	<i>Dreams I have for myself and my family:</i>

Use your list of dreams to create a SMART goal.

To make sure your goal is SMART, write what makes your goal *specific, measurable, achievable, relevant, and time bound*.

1. **Specific** (*I will save \$100 by the end of the month*)
2. **Measurable** (*I will measure by calculating how much I move to my savings*)
3. **Achievable** (*\$100 is realistic for my income and expenses*)
4. **Relevant** (*Saving money will contribute to a down payment for a house*)
5. **Time bound** (*Goal will be completed by the last day of the month*)

My SMART goal is...