

SMART Goals and A-maz-ing Results

A famous Oklahoman, Will Rogers, once said, “If you’re on the right track, you’ll get run over if you just sit there.” You’ve thought about going to college after you finish high school, so you’re on the right track. Now it’s time to decide how you will get there. College may seem like it’s still a long way off, but each step you take in your education from now on is a step toward college. It’s important to set your goal and plan the steps you’ll take to reach it. As you begin setting your goals, remember to “Think SMART!”

A SMART goal* is a goal that’s **Specific, Measurable, Attainable, Relevant** and **Time-based**. It’s a goal that’s very clear and easily understood.

SPECIFIC

The goal must clearly state what is to be achieved, by whom, where and when it is to be achieved.

Example: I want to save \$250 by the end of next year.

MEASURABLE

Measurability applies to your goal at the end and the steps to be taken along the way to reaching the goal. It answers the question of quantity: How much? How often? How many?

Example: I’ll need to save \$3 from my allowance each week and save \$94 by eating less junk food and by doing extra jobs around the house, like weed eating, painting or babysitting.

ATTAINABLE

You should be sure the goals you set are achievable or you’ll get discouraged, and you probably won’t reach them.

Example: If my allowance is \$5 a week and I save \$3 a week, I won’t have much money left over to spend on other things that I need.

RELEVANT

Your goals must be related to what you want to achieve—not only right now, but further on down the road.

Example: Saving \$250 or more each year will be a huge step in paying for college.

TIME-BASED

If you’ve got a deadline, you can break your goal down into pieces that will be much easier to accomplish. If you keep reaching the smaller goals, it’ll be much easier to reach the big one at just the right time.

Example: By making monthly deposits into my savings account, I plan to save \$250 by Dec. 31.

*Adapted from *The Power of SMART Goals: Using Goals to Improve Student Learning* by Jan O’Neill and Anne Conzemius, Bloomington, IN: Solution Tree Press, 2001.



Now that you have a goal in mind, think of how you can apply the SMART principles to your goal. In the blanks at the right, write down ways to make your goal Specific, Measurable, Attainable, Relevant and Time-Based.

S _____

M _____

A _____

R _____

T _____

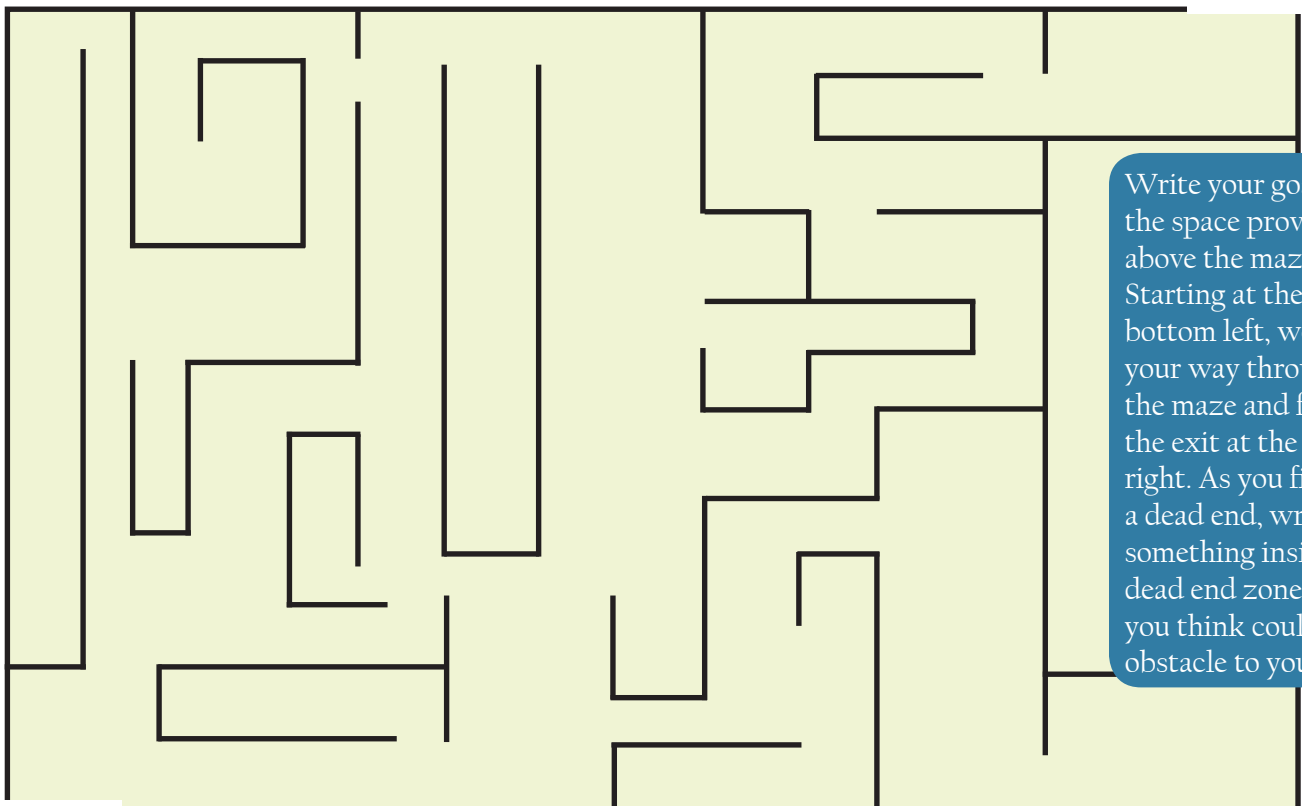
Parents

Think of a time when you set a goal in your own life. Were you able to achieve it? What were your challenges? Did you have to make sacrifices? What were the rewards? Share these and other thoughts with your child.

A-maz-ing Results

Your Goal: _____

You Made It!



Start Here

From *The New Totally Awesome Money Book for Kids*
by Arthur and Rose Bochner (New York: New Market Press, 2007)