

S.M.A.R.T.E.R. Goals

Following the S.M.A.R.T.E.R. process can help you set and achieve goals related to your wants and needs.



Specific = Your goal is precise and clear. **Four-year college education. Application fees, tuition, room/board, transportation, books, supplies, etc.**

Measurable = You know “how much” is needed to reach your goal. **Establish milestones to track your progress. For example, \$1,200 a year = \$100/month = \$23.08/week.**

Achievable = You can use your values, skills, and work ethic to reach the goal. **Work hard in school, save money, and use human capital to find the support you need.**

Realistic = You believe in this goal and are able to work toward it. **Checkpoint – Yes! People do go to college.**

Time-bound = Your goal has a target date. **How long may depend on your age when setting this goal, but it helps you develop a timeline.**

Evaluate = You are able to adjust your goal when changes arise. **Check your progress, and readjust if necessary.**

Re-do = Check your goal after “Evaluate.” If there are significant changes, repeat the S.M.A.R.T.E.R. process. **This goes with “E.” What changes have occurred that must now be considered in your plan? For example, what if you want to attend two years of college instead of four, or you have decided to enter the military instead?**