

Making SMART Goals

A savings account allows you to save your money so when you need it, you have it. If you have something in mind that you would like to purchase but don't have the money, setting SMART goals is the way to start!

	S pecific	What is the exact goal that you want to accomplish?			
	Measurable	How will you track your progress and know when your goal is met?			
	Action	What steps are needed to reach your goal?			
	Realistic	ls this a reasonable goal? Can you accomplish it in your time frame?			
	Time	When is the deadline you want to achieve this goal?	J		

Track Your Goal								
Stari \$	Starting Money \$		Savings Goal \$					
Date	Date An Dep		Tota Save					

Once you have your specific target, track your progress. Break up your goal into smaller achievable sections. Also make sure your goal is realistic. If you have a \$2 allowance, it may be un-realistic to set up a goal for a \$400 Switch console in 2 months.



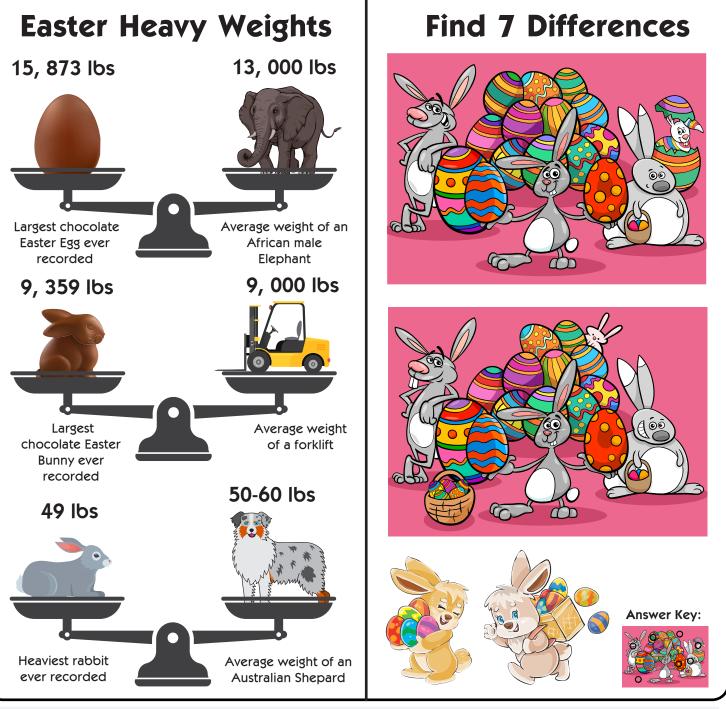
When deciding on a purchase make sure you know between the needs or wants, it's okay to spend your money on wants as long as you understand the difference and you have the money for it. Test your need or want IQ.

	Test your need or want IQ. Circle to show if the picture is a Need or a Want.					
	1)		Need	Want		
	2)		Need	Want		
	3)		Need	Want		
	4)		Need	Want		
	Answer Key: 1) Need 2) Want 3) Want 4) Need					



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