

WHERE DO I START?

A famous Oklahoman, Will Rogers, once said, “Even 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’ll 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 goals and plan the steps you’ll take to reach them. As you begin setting your goals, remember to “Think **SMART!**”

A **SMART** goal is a goal that’s **S**pecific, **M**easurable, **A**ttainable, **R**elevant and **T**ime-based. It’s a goal that’s very clear and easily understood.

SPECIFIC

The goal must clearly state what’s to be achieved, by whom and where and when it’s to be achieved. It should be simple, sensible and significant.

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

MEASURABLE

Measurability applies to your goal at the end and to the steps taken along the way to reaching the goal. It should be meaningful and motivating. 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 yard work, painting or baby-sitting.

ATTAINABLE

You should be sure the goals you set are attainable or you’ll get discouraged, and you may not 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 I need.

RELEVANT

Your goals must be related to what you want to achieve—not only right now, but further on down the road. They should be reasonable, realistic and result-based.

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

TIME-BASED

If you have 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.

Source: 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 to the right, write down ways to make your goal **S**pecific, **M**easurable, **A**ttainable, **R**elevant and **T**ime-based.

S _____

M _____

A _____

R _____

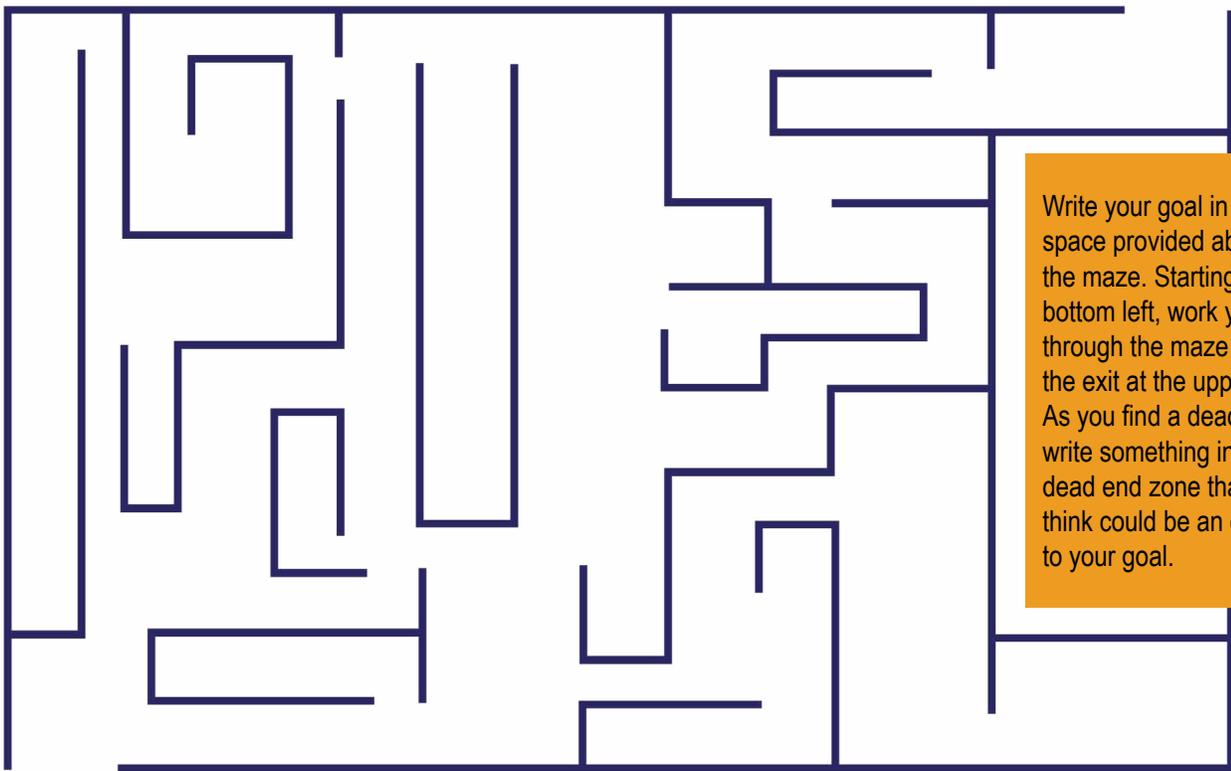
T _____

Talk to your parents!

Talk to your parents about their goals and the rewards and challenges of achieving those goals. Ask them what sacrifices they've made to reach goals and discuss the benefits of setting **SMART** goals.

A-MAZE-ing Results

Your Goal: _____



Write your goal in the space provided above the maze. Starting at the bottom left, work your way through the maze and find the exit at the upper right. As you find a dead end, write something inside the dead end zone that you think could be an obstacle to your goal.



Source: The New Totally Awesome Money Book for Kids

