

## S.M.A.R.T. GOALS Planning Guide

### What Am I Doing?

When you were young, maybe in your teens—15 to 17—you thought you had plenty of time to get it all in before you get serious about your career and other life plans. Fast-forward 10 years. Guess what? You were wrong. You didn't have much time. Then, as you look at your life now—which might be great—well-paying job, a nice family and decent to moderate assets—ask yourself, *Is this the career I've always wanted?*

Now, you're and if you don't prepare now, later, you'll find yourself disappointed and full of guilt that you didn't start sooner, or that you didn't take advantage of an opportunity that you thought would come again, because you thought you had time. Before you know it, two years will be 20 and, beyond getting older, you won't have progressed in your life.

So, set some goals now. Goals are important to have and to follow through with, because without any goals, you have nothing to strive for. Make sure you set some good goals. A good goal is a SMART goal:

S – SPECIFIC

M – MEASURABLE

A – ACHIEVABLE (but challenging)

R – REALISTIC

T – TRACKABLE

Keep in mind that you want to be specific when writing down your goals so that later, you'll have a clear understanding of what you meant when you wrote them. For example, writing "I will be rich in five years" is not a good goal.

Instead, a better goal is, "I will have saved \$500 within a year." Then, write an action plan as to how you'll make it happen. For instance, if you save at least \$10 each week, since there are 52 weeks in a year, you will have saved \$520! This goal is **S**pecific, **M**easureable, **A**chievable, **R**esults-oriented and **T**ime-framed—it's S.M.A.R.T.!

Now, complete the following questions to put your SMART goal plan in motion. Let's get started!

**What will my life be like 1-2 years from today?**

1. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

2. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

3. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

**What will my life be like 5 years from today?**

1. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

2. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

3. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

**What will my life be like 10 years from today?**

1. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

2. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

3. \_\_\_\_\_

**Action plan:** \_\_\_\_\_

Done? Now, in two years, five years, then 10, review this plan to see if you've accomplished any of the goals you've written today. If you have, set some more. If not, see where you can make some adjustments in your life and get back on track. A few setbacks don't mean failure—they're just detours until you find your path again!

Remember *couler avec la lumière et l'univers* (flow with the light and the Universe); it'll lead you where you're *supposed* to be.