

SMART GOALS

In an effort to assist our FSS families in successfully completing their FSS contracts, we are providing information on how to establish **SMART** goals.

SMART GOALS ARE:

▪ SPECIFIC

Specific goals identify exactly what you want to accomplish. For example: if your goal is to do better on your job -that is not really specific. A specific goal would be to get a pay-increase or achieve a promotion.

▪ MEASURABLE

Measurable goals are concrete and can be measured through a specific accomplishment. If your goal is to get your GED, you can measure that goal by taking and passing the GED test.

▪ ASSIGNABLE

Who is responsible for completing each task in connection with your goals? Is it all on your shoulders, or are there others who share the responsibility?

▪ REALISTIC

Because you establish yearly goals, they should be goals that you can realistically reach in a year's time. If your goal is homeownership, and you know that you have credit issues, then consider a goal to attend credit counseling or to pay off a specific debt.

▪ TIME-BOUND

If you don't have a target date in mind to reach the goal, it is more likely you will never reach it. Give yourself a deadline to complete each task; this will move your goals along and provide momentum.

If you are having trouble coming up with goals to set, here are a few suggestions:

1. **Create or update your Resume.** Even if you already have a job, it is important to have your resume ready. No job is guaranteed and should you lose your job tomorrow, you won't lose valuable time creating one. **If you don't have a job, it will be mandatory that you create a resume as one of the goals in your Individual Services Plan.**
2. **Save money regularly.** Make your goal to put away a specific amount of money every pay period in a savings account.
3. **Obtain your GED.** If you don't have your GED, this is the perfect opportunity to work on that goal!
4. **Update employment skills.** Take some free computer classes or enroll in a short-term training program to update your skills or gain new ones.
5. **Pay off debt.** Pull a copy of your credit report and start paying off creditors that are owed. This will improve your credit score.
6. **Create and follow a written budget.** Your FSS program coordinator can give you examples of budgets. It is up to you to follow your budget in order to cut down on spending.
7. **Improve employment (get a better-paying job, raise or promotion).** Apply for a promotion on your current job, or apply for another job with a different company. Never leave your job unless you have already been offered another job (in writing!).
8. **Take classes that will help with economic self-sufficiency.** There are lots of free classes on financial management, budgeting, retirement planning, homeownership, and many more. Take advantage of them!



Remember, SMART goals are the steps up your ladder to success!