



goal setting guidelines

well-written personal and financial goals SHOULD:

- **be realistic**

A student working part-time is not likely to be able to afford a new car every couple of years.

- **be stated in specifics**

“I plan/want to save \$5,000 for a down payment to buy a house.”

- **have a time frame**

“I plan/want to pay off my credit card within the next 18 months.”

- **state the action to be taken**

“I plan/want to start an automatic deposit savings account with monthly withdrawals from my checking account.”