

• S-M-A-R-T •

• Set Goals the S-M-A-R-T Way •

Specific

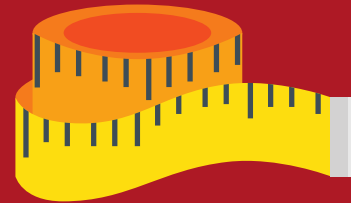
Easily described,
ideally in a single
sentence.



"I will pay off my
\$30,00 debt in 5
years."

Measurable

Easily
measured.



"I will make \$500
payments every
month."

Attainable

Within your
means to
achieve.



"I have budgeted
the payments to fit
my income."

Realistic

Within reach,
and relevant to
your life
purpose.



"I will be debt free
and be able to save
money."

Timely

With a starting
date and a
target date.



"I will be debt
free in 5 years."