



TRAINING PILL 6

Setting financial goals to rebuild your future

Goals give your money a direction. After economic abuse, setting your own goals is also a way to take back your choices. This page helps you write one clear goal and a simple plan for reaching it.

The SMART test

- Specific: what exactly do you want?
- Measurable: what number shows your progress?
- Achievable: is it realistic for you today?
- Relevant: why does it matter to you?
- Time-bound: by what date?

From goal to plan

- Write one SMART goal that really matters to you
- Split it into small monthly or weekly steps
- Put each step on a date; set money steps to happen by themselves if you can
- Check every month and change the plan, not the goal

Goals for every horizon

- Short term (up to 1 year): a starter buffer, or clearing one small debt
- Medium term (1 to 5 years): a course, a deposit or a second income
- Long term (over 5 years): stable housing and a pension in your own name

- ☐ My goal is specific
- ☐ It has a number I can track
- ☐ It is realistic for me now
- ☐ It matters to me
- ☐ It has a date
- ☐ I know my first step

Try this week: Write one goal using the SMART test. Then write the first small step and the day this week you take it.

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