



TRAINING PILL 6 • 4 MIN

Setting financial goals to rebuild your future

- Turn a vague wish into a SMART goal you can act on and measure
- Break a big goal into small monthly steps with dates
- Balance quick wins with long-term security, like a pension in your name



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From wish to plan

A goal without a plan is only a wish. A clear plan helps you rebuild, step by step.

Training Pill 6 · Set goals for your future



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02

Make it SMART

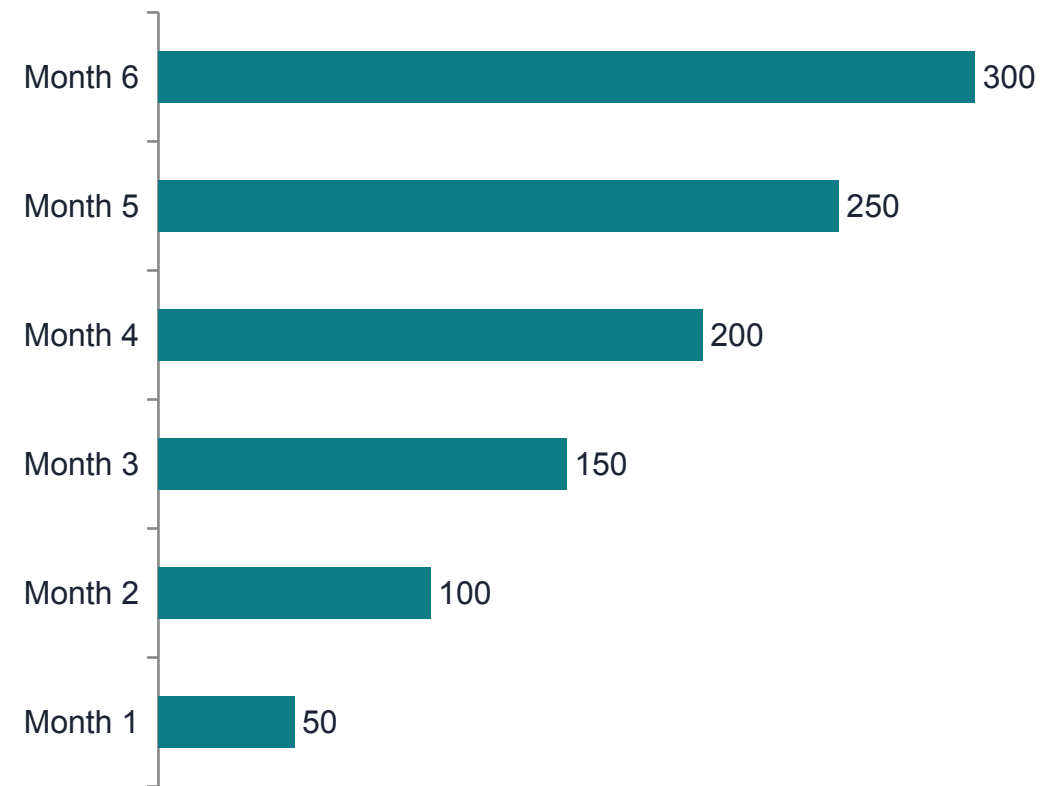
Specific, Measurable, Achievable, Relevant, Time-bound.
Five checks that make a goal real.



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One example

Example only: save €300 for a rent deposit by June, with €50 a month for six months.



Example only: €50 a month towards €300

Break it down

1

Split a big goal into small monthly or weekly steps.

2

Put each step on a date.

05

Short, medium, long

A small buffer this year. A course or a deposit in one to five years. A pension in your name later.



Review, do not give up

Check your progress every month. If you need to, change the plan, not the goal.



It is never too late

Small, regular steps make a real difference over time.
Starting is what matters most.



08

Write your goal

Use the SMART goal maker to write your first goal and its 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.

Learn more, free: fire.elnlab.eu · In an emergency, call 112.



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