

SMART Goals

Financial Wellness



Directions: Think about your values and add a check to the ones that are most important to you.

<input type="checkbox"/> Family and friends	<input type="checkbox"/> Reputation	<input type="checkbox"/> Status
<input type="checkbox"/> Freedom	<input type="checkbox"/> Self-respect	<input type="checkbox"/> _____
<input type="checkbox"/> Happiness	<input type="checkbox"/> Spirituality	<input type="checkbox"/> _____
<input type="checkbox"/> Health	<input type="checkbox"/> Stability	<input type="checkbox"/> _____

What are your hopes, wants, and dreams?

Thinking about your values, write a list of things you’d like to change and dreams you have. They can be short term (less than 6 months to achieve), or long term (more than six months to achieve).

Things I’d like to change	Dreams I have for myself and my family

SMART Goals

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My SMART Goal is:

To make sure your goal is SMART, write in what makes your goal **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime bound.





















	Questions to ask yourself	Your answers
S	What will I achieve? Who will benefit from the goal? What specific thing will I accomplish?	
M	How much? How many? How will I know when it's done?	
A	Is this goal something that I can actually reach? What tools and support do I need to accomplish this?	
R	Is this something that I really want? Is now the right time to do this? Why is this goal important?	
T	When will I reach this goal? Is the time frame reasonable?	

My Money Picture

Financial Wellness



Directions: Look at the board and mark a **check** on any area of life you feel good about. **Circle** any area of life you feel concerned about.

 Housing	 Other	 Eating out	 Personal care
 Entertainment	 Groceries	 Childcare	 Pets
 Donations + gifts	 Transportation	 Debt payment	 Other
 Cell phone	 Utilities	 Helping others	 Insurance
 Health care	 Benefits	 Job income	 Education

Steps for Decision Making Financial Wellness



Directions: You can learn how to make choices or decisions with your money by using these five steps to a good decision. You can apply this process to any decision about money. Choose a money decision you want to make and then answer the questions that follow. See **Steps for Decision Making Example** handout for an example.

- 1. What is the money issue or decision you need to make?

- 2. What possible options or choices do you have for your money issue or decision?
List your options or choices:
 - a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____

3. What are the pros and cons for each of the options?

	Pros	Cons
A		
B		
C		
D		
E		

- 4. Your decision is:

- 5. When will you look at this decision again?

Steps for Decision Making

Financial Wellness

Example



Directions: You can learn how to make choices or decisions with your money by using these five steps to a good decision. You can apply this process to any decision about money. Choose a money decision you want to make and then answer the questions that follow.

1. What is the money issue or decision you need to make?
- Reliable transportation to work
2. What possible options or choices do you have for your money issue or decision? Rank your choices, listing the most important first.
- a. Public transit or bus

b. Employer assistance: employer pays part of fare or parking fees

c. Friends or family

d. Ride service

e. Complete Plan to Achieve Self-Support (PASS) for support

f. Use own car
3. What are the pros and cons for each of the options?

	Pros	Cons
A	Convenient, scheduled stops	Not always on time, getting to and from bus stop
B	Connected to job	Not all employers offer
C	Save money, quality time	Annoying
D	Convenient	Expensive
E	Could receive money to purchase car or cover travel costs	Must qualify and finish the program
F	Independence, saves time	Costs for license, insurance, gas, repairs, maintenance, parking

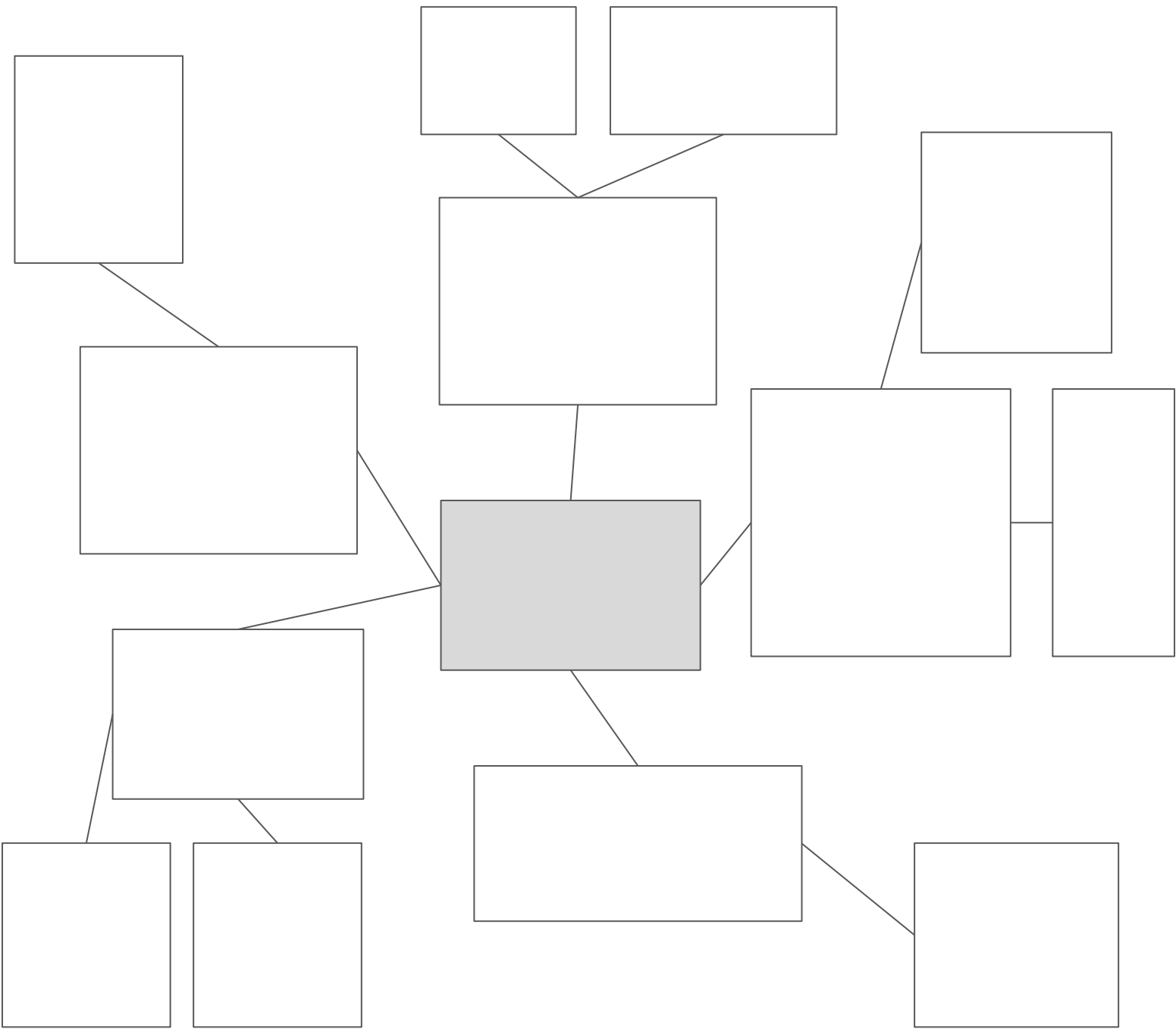
4. Your decision is: employer assistance
5. When will you look at this decision again? I will revisit this decision in one week and evaluate how well it is working

Decision Mind Map

Financial Wellness



Directions: Think about one major financial decision you will need to make soon. Write your decision in the gray center box. Write satellite decisions that you will need to make in the surrounding circles. Add circles if you need to. See **Decision Mind Map Example** handout for an example.



Decision Mind Map

Financial Wellness



Directions: Think about one major financial decision you will need to make soon. Write your decision in the gray center box. Write satellite decisions that you will need to make in the surrounding circles. Add circles if you need to. See **Decision Mind Map Example** handout for an example.

