

SEPTEMBER 2018 NEWSLETTER

CONSUMER CREDIT COUNSELING SERVICE



Consumer Credit Counseling Service, Inc

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HOW TO SET SMART GOALS

“Setting goals is the first step in turning the invisible into the visible.” –Tony Robbins

Setting goals is vital to your success. Whether it is to buy a new car, saving for retirement or moving out of your apartment and into a house, it is important to know the path you are going to take to achieve your goals. A few goals that should be important for everyone are having \$3,000 in an emergency fund to cover a major car repair and savings for retirement. These are goals that everyone should have because emergencies happen and retirement is inevitable. When setting goals, it is important to make them **SMART**.

The easiest way to reach your financial goals is to spend less than you earn and set aside the money until your goal is achieved.

Goals take different lengths of time.

Long-Term Goals (Over 7 Years) may include paying off your mortgage, starting or continuing to save for retirement, or putting away money for your young child’s college fund.

Medium-Term Goals (3-7 Years) may include saving for a down payment on a home, paying off your car, or educational funds.

Short-Term Goals (Up to 3 Years) could include raising your credit score, creating an emergency fund, stopping borrowing activity, saving for a vacation, or reducing everyday expenses.

Whatever your goals are, it is important to write them down and keep them where you can see them every day, like the refrigerator or the bathroom mirror. This way every time you see them you will be motivated to accomplish them.

It is important to strive to meet your goals, as they are the keys to financial success.



SMART Goals are:

Specific: Clear description of what you want to achieve

Measurable: Includes a metric to help you hit your target

Attainable: This means it is challenging but still realistic

Relevant: Make sure that your goal is helpful to yourself

Timely: This is how long you want to take to make it happen



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