





SMART Financial Goals	
<b>SHORT-TERM GOALS:</b>	
<b>INTERMEDIATE GOALS:</b>	
<b>LONG-TERM GOALS:</b>	

3. Choose **three goals** from your goal-setting worksheet—one short, one intermediate, and one long-term. Brainstorm two strategies that will help you reach each goal. These strategies could involve cutting other costs or developing a new resource to generate income.



4. Before you can select which is the best strategy to execute your financial plan, you'll have to evaluate your options. In order to do this effectively, consider the pros and cons of each option. For example, an option you are considering to increase your income may come with risk or may require a significant time commitment. Use the Goal Evaluation Worksheet to assess the pros and cons of the strategies you have already identified.

SHORT-TERM GOAL		
Goal:		
Strategy	Pros	Cons

INTERMEDIATE GOAL		
Goal:		
Strategy	Pros	Cons

LONG-TERM GOAL		
Goal:		
Strategy	Pros	Cons

