

# Setting S.M.A.R.T. Goals

A dream exists only in your head. Think of your dream as a target. Unless you shoot an arrow toward that target, you'll never hit it.

Dreams are your ideas of success; goals define the action you must take in order to make dreams real.

Goals are expressions of your personal dreams about your ideal future. They are statements of anticipated outcomes you are looking to achieve. Setting goals, and then following through with active plans to make them happen, is the essential process for turning dreams into reality.

Goals are basically your dreams written down with a solid plan to reach them. The simple act of writing down what you want from life helps keep you focused and in control. How your life pans out is entirely your choice—so write your goals out now, and create a plan to achieve them.

## The best way to get what you want is to set a plan to achieve it.

- What is it that you really want to buy in the next 5-10 years?
- What are you going to do to get there?
- Make your plan today to get started!

I really want: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## I will buy what I want by using the following plan:

This month I will \_\_\_\_\_  
Next month I will \_\_\_\_\_  
Within 6 months I will \_\_\_\_\_  
This year I will \_\_\_\_\_  
Next year I will \_\_\_\_\_  
Two years from now I will \_\_\_\_\_  
In 5 years I will \_\_\_\_\_  
In 10 years \_\_\_\_\_  
In 25 years \_\_\_\_\_



Turning your dreams into reachable objectives takes some thought, but there's a proven technique.

**Use the S.M.A.R.T guidelines:**

**S – SPECIFIC.** Be specific. Describe what you want to accomplish in clear and specific terms. If you can really visualize your goal, it's easier to achieve.

**M–MEASURABLE.** Measurable. You must be able to measure your goals; that is, you will know when you get there. Example: "I will have a net worth of \$2.5 million by my 40th birthday."

**A – ATTAINABLE.** Goals must be attainable. Example: Wanting to be President is a tough goal, but possible. Wanting to be Spider-man is a fantasy; you'll never get there.

**R – RESULT-ORIENTED.** Result-oriented: Phrase your goals in the positive. "I accomplished. I have. I am enjoying." Positive phrases direct your mind to focus on outcomes. When your mind is on board, the rest comes naturally. Example: I will earn enough money by next January to afford the \$1,000 vacation I've always wanted.

Deciding on the reasons behind each goal provides inspiration. For instance, if your goal is to be financially-free, some reasons behind that goal might be:

- Spend more time with family or friends
- Feel more secure about your future.
- Free time to do favorite activities — travel, sports, etc.
- Stand out among friends and associates.
- Be able to afford things you want.
- Ability to help family members and take care of loved ones. The reasons behind a goal are the fuel that keeps you motivated to accomplish all your hopes, and more!

**T – TIME DRIVEN.** Good goals are time-driven. In other words, give yourself a deadline. For your plans to operate smoothly, you need to write down specific dates. You need a sensible time frame in order to work toward a goal and track your progress along the way. Example: "I will have paid off my \$2,300 credit card by Memorial Day and will be enjoying myself on vacation."

Your SMART goals: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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