

NEW YEAR FINANCIAL RESOLUTIONS

AUTHOR:	Add your goal to the following worksheet, then use the SMART process to determine all of the details required to achieve your goal. SMART stands for specific, measurable, achievable, realistic, and time-bound. If the goal is to save more money this year, an objective could be: "To increase my savings this year, I will contribute \$50 to my savings account each pay period."
DATE:	
RESOLUTION	Use this space to clearly define a pledge or resolution to create a stronger financial foundation this year. Define and author a promise to yourself and periodically check back to make sure you are staying on track to honor this commitment.

SPECIFIC: Who? What? When? Where? Why? Which?	
MEASURABLE: Metrics and milestones. How much? What percentage?	
ACHIEVABLE: Do you have skills and tools to accomplish this objective?	
REALISTIC: Is this goal in the realm of possibility?	
TIME-BOUND: Intermediate and final deadline	
GOAL 1	

SPECIFIC: Who? What? When? Where? Why? Which?	
MEASURABLE: Metrics and milestones. How much? What percentage?	
ACHIEVABLE: Do you have skills and tools to accomplish this objective?	
REALISTIC: Is this goal in the realm of possibility?	
TIME-BOUND: Intermediate and final deadline	
GOAL 2	