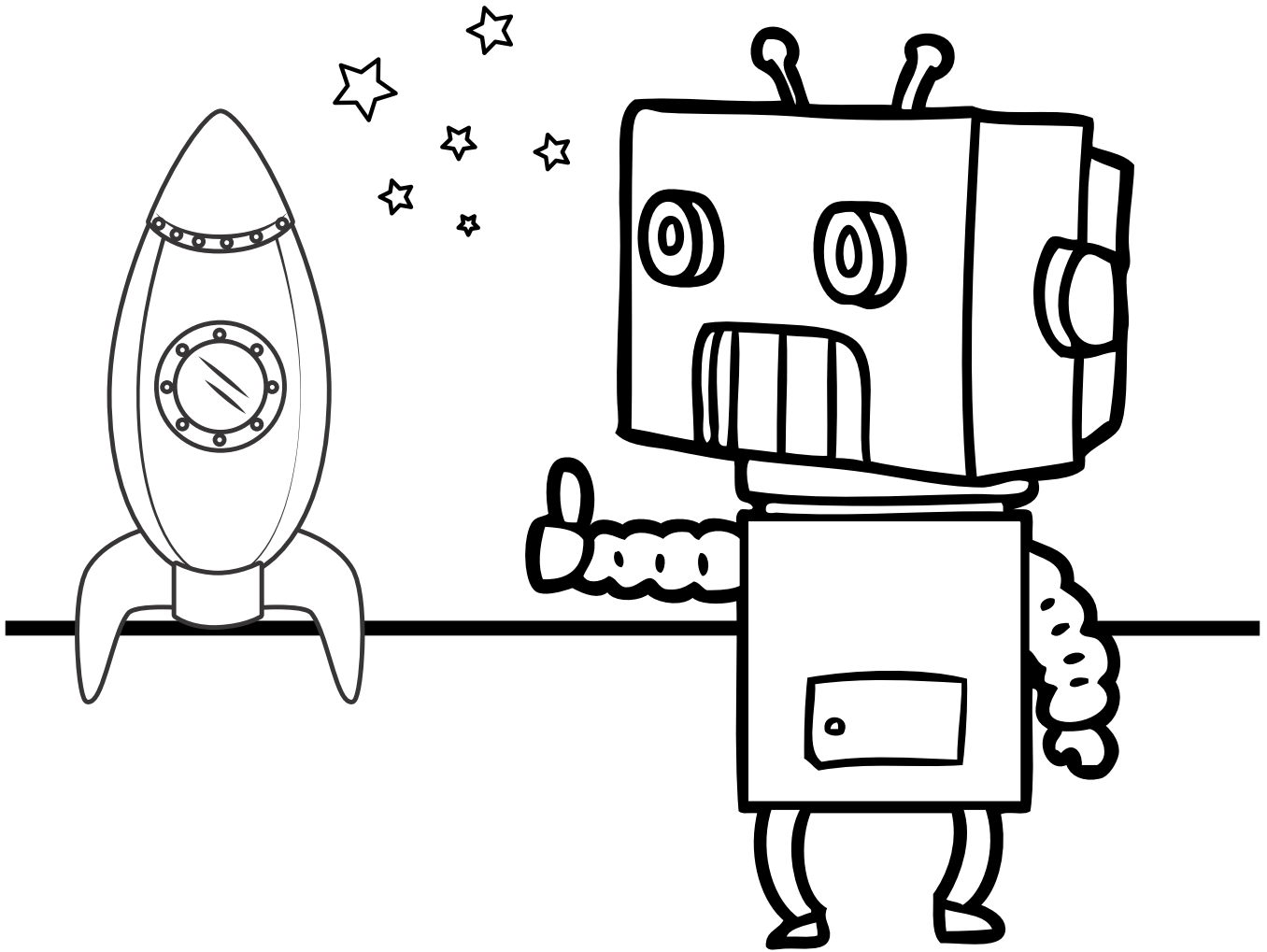


# SMART GOALS & Saving



**Youth Coloring & Activity Book**

# SMART Goals & Saving

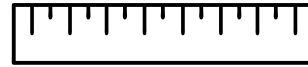
When we want to buy something that costs a lot – like a cool toy or a new game – we need to save up money. That's called a "savings goal." A "SMART goal" is a goal that gives you a *plan* for how to get there. So what is a SMART goal? It is:

**Specific**



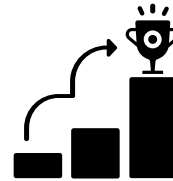
Clearly identified

**Measurable**



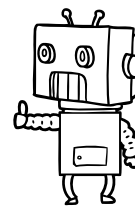
You can track how you're doing

**Attainable**



It's not *too* hard

**Realistic**



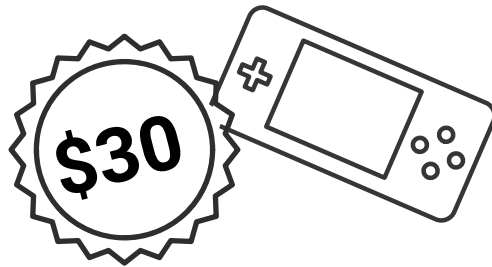
You can do it!

**Time-Based**



There is a start date and an end date

# Here's an Example:



Johnny wants to buy a new game. It costs \$30.

## SMART GOAL:

To save up \$30 to buy the new game, Johnny will help his neighbor for three weeks. His neighbor will give him \$10 every week that he walks her dog in the morning.

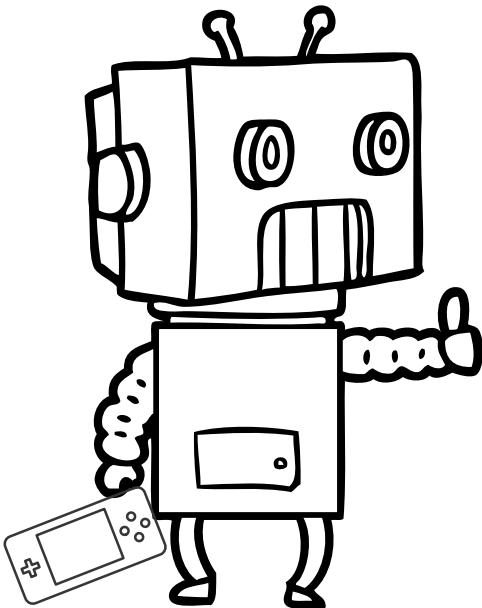
**Specific** ►► Save \$30 for a game

**Measurable** ►► Earn \$10 each week

**Attainable** ►► It will take work and time

**Realistic** ►► Johnny can do it

**Time-Based** ►► Three weeks

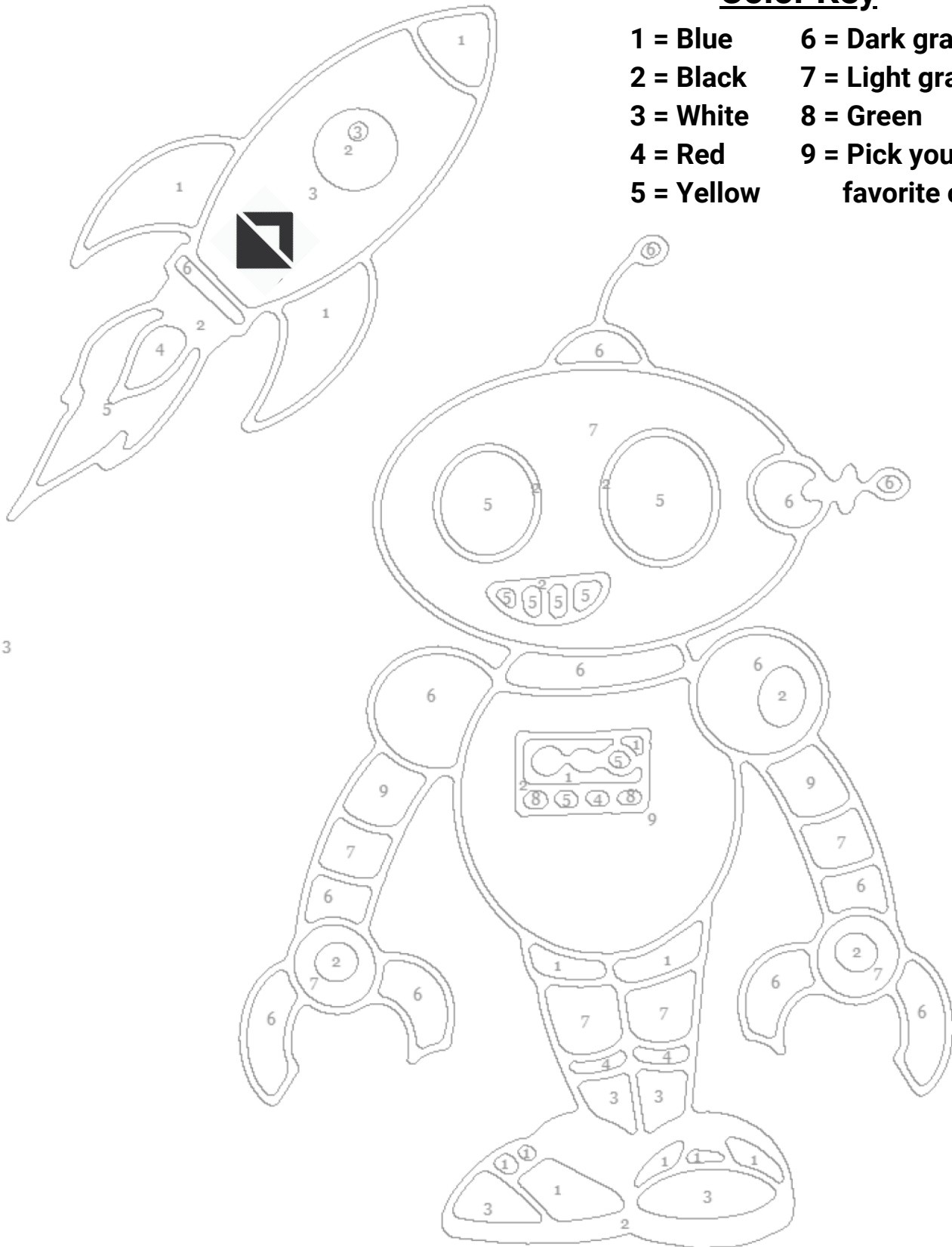


# Color By Numbers

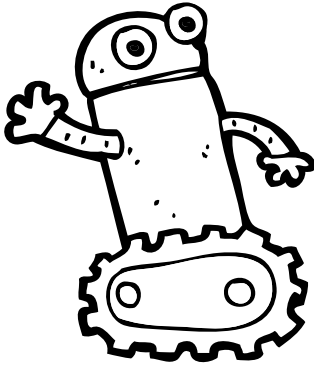
Each number matches a color! Use the key to finish the picture!

## Color Key

- |            |                               |
|------------|-------------------------------|
| 1 = Blue   | 6 = Dark gray                 |
| 2 = Black  | 7 = Light gray                |
| 3 = White  | 8 = Green                     |
| 4 = Red    | 9 = Pick your favorite color! |
| 5 = Yellow |                               |



# Is it SMART?



Help Robbie with his SMART goals!  
Read the goals and draw a line to  
decide if it's "SMART" or "Not SMART."

**SMART**



**SMART**



**Not SMART**



**Not SMART**



Get better at  
saving.



Earn \$10 to buy  
a new game by  
washing the car  
this weekend.



Save \$20 by not  
buying snacks for  
two weeks.



Do more  
chores to earn  
extra money

# Word Search

X H  
M X  
R C H T  
V B R T  
Y E A X I T  
D C U L M Z  
V F I Y R O C K E T K E E O V T D N E L  
G V V D C E L B A N I A T T A E J I I L  
F O M E T I M E B A S E D V O T L G  
R U W N S U F R I U R A R Q B C  
Q C F T V G X V R S Q Q W L  
D O I I G X F A J O B E  
K D C L T F G B B E Y A R V  
V Z Y R A D Y U L V R N U S  
R I T A Y O U M E E S C J T L Z  
K R T E U X X U Q L A U U T  
U A S N C C P S R A F Z E W  
M F O X P L O U Y I  
S G M V G G M Y  
R H H E

ATTAINABLE  
CLEAR  
END  
FUTURE  
GOALS

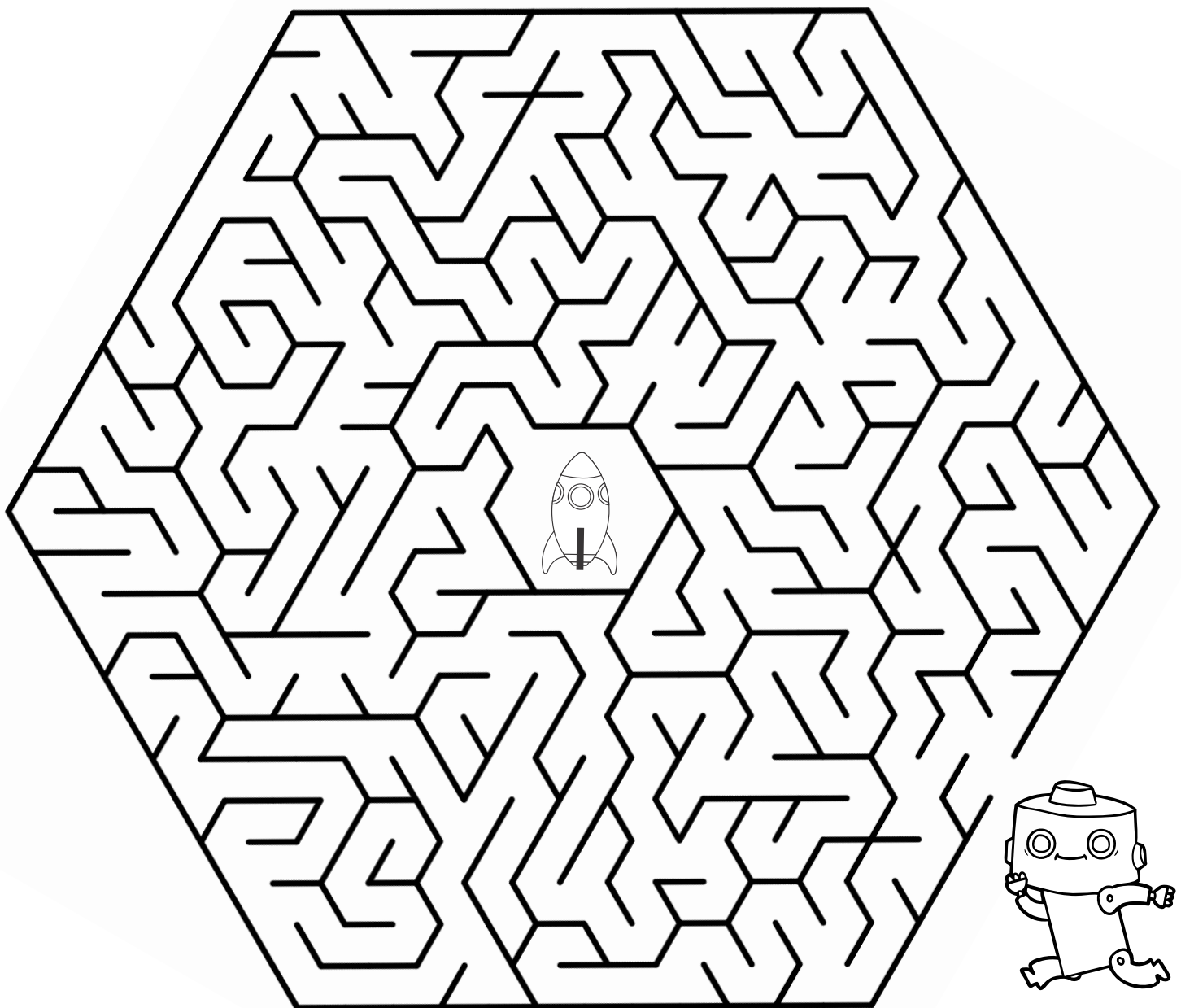
IDENTIFY  
MEASURABLE  
MONEY  
REALISTIC

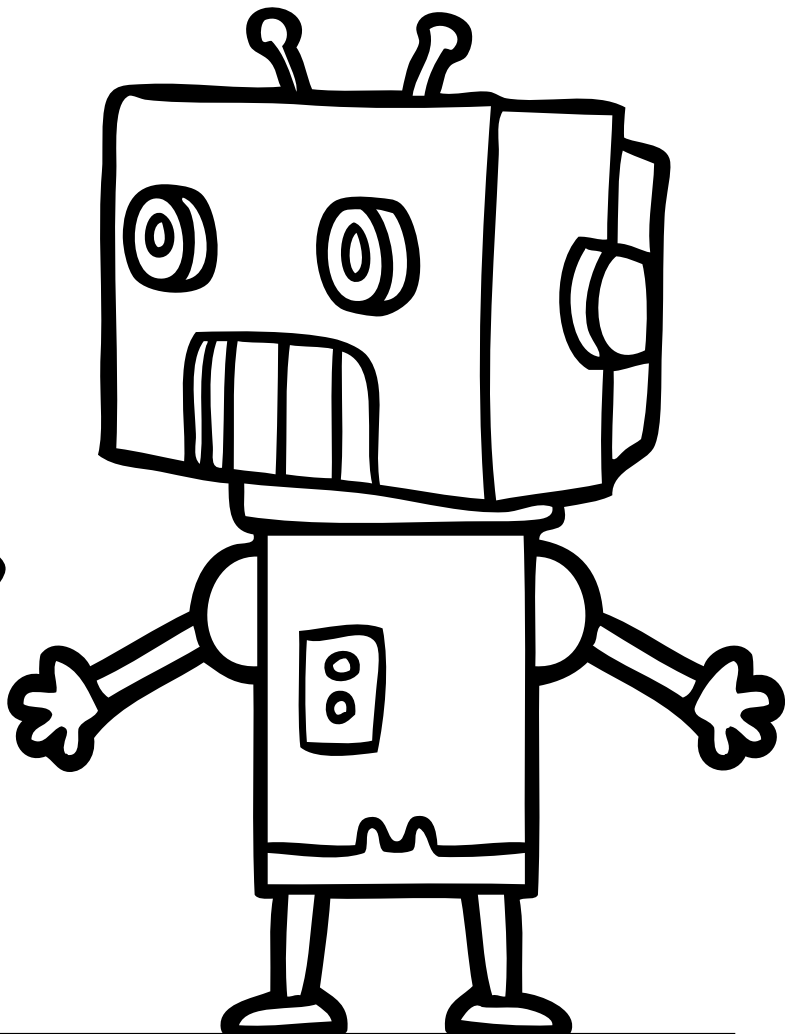
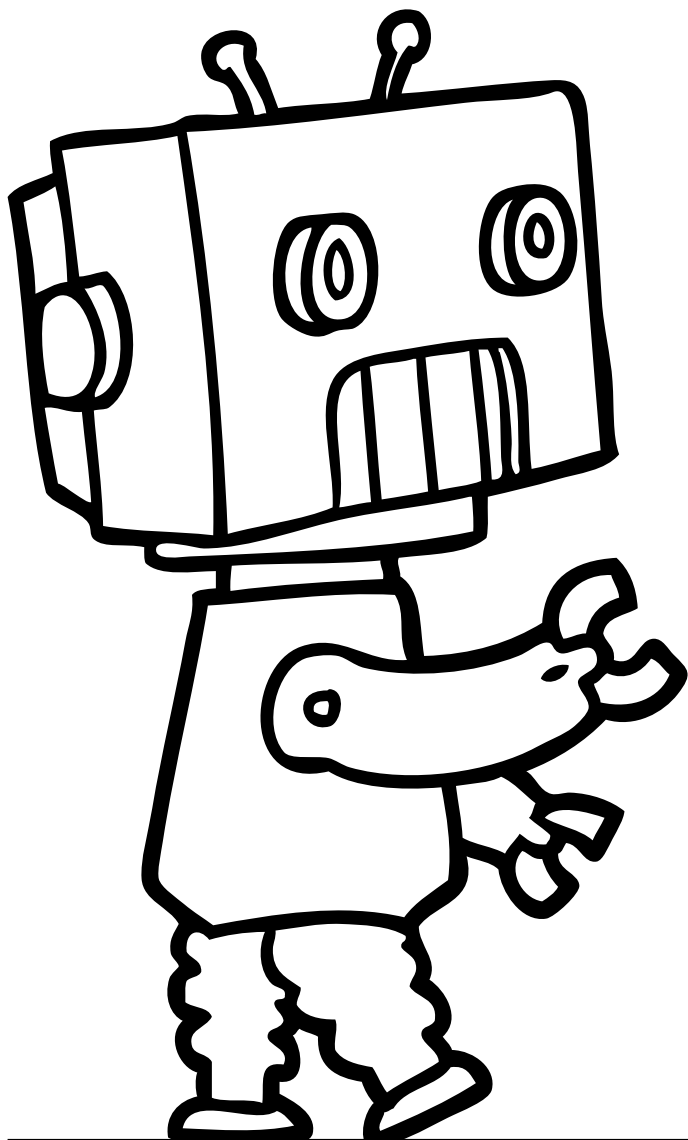
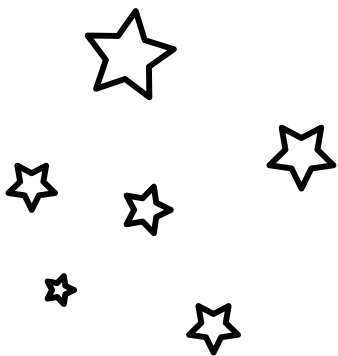
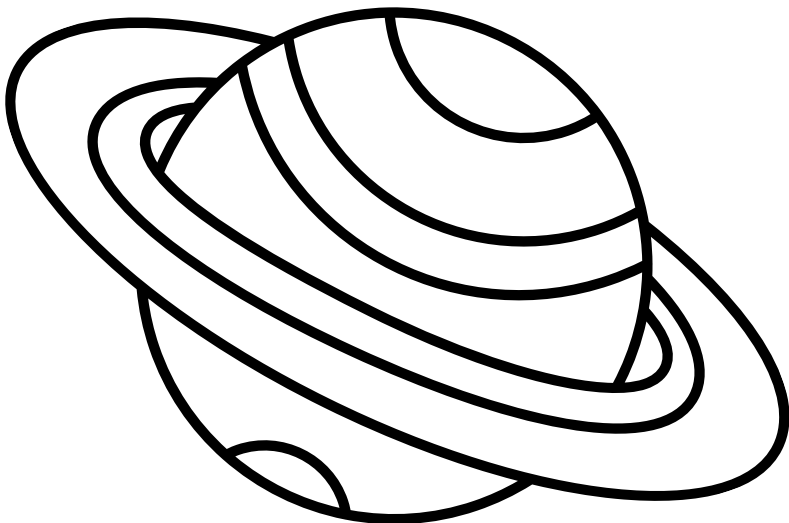
ROCKET  
SAVE  
SMART  
SPECIFIC

STAR  
START  
TIMEBASED  
TRACK

# Can She Do It?

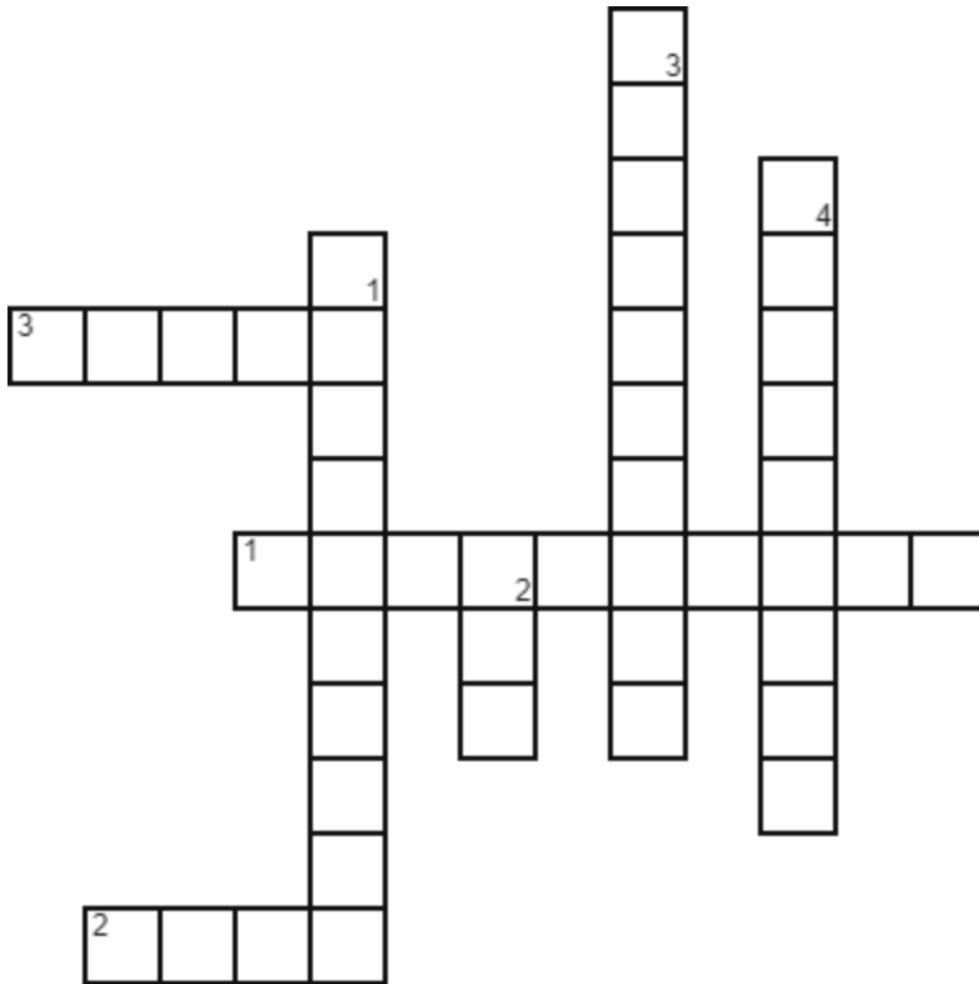
Jenny wants a new toy rocket. She set a SMART goal to save up \$25 by walking her neighbor's dog for one month. Is her goal attainable? Help her find out!







# CROSSWORD



## ACROSS

1. There is a start date and an end date
2. When you don't spend your money.
3. A goal that gives you a plan

## DOWN

1. It's not too hard
2. When you finish
3. You can track how you're doing
4. You can do it

# Let's Make a SMART Goal!

Set a SMART goal for something you would like to save for.

What are you saving for?

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---

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Draw a picture of it:



How much money do you need to save? \_\_\_\_\_

What are you going to do?

---

---

---

How long will it take?

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