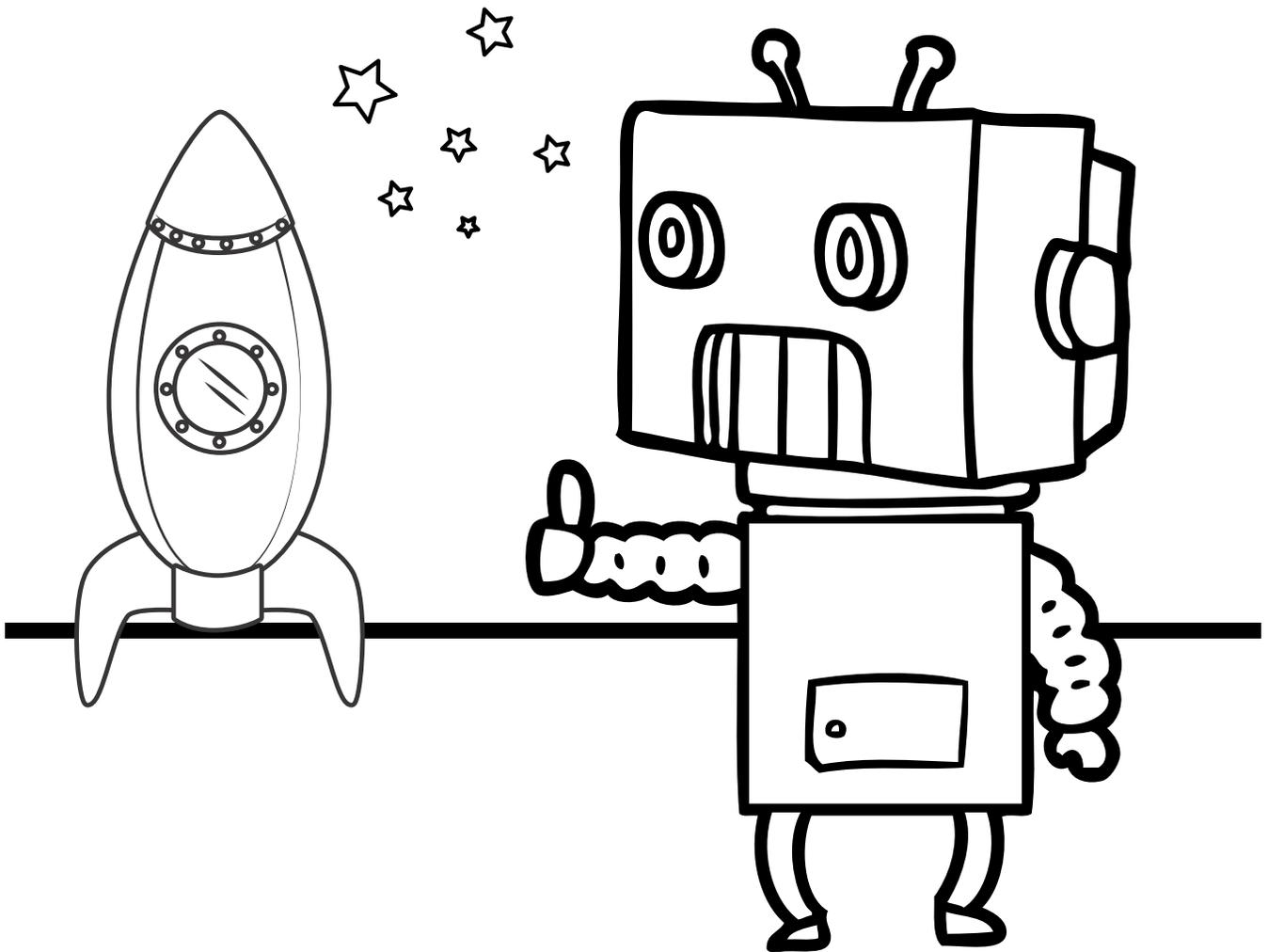


SMART GOALS & Saving



SMART Goals & Saving

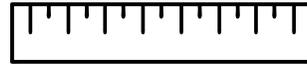
When we want to buy something that costs a lot – like a cool toy or a new game – we need to save up money. That's called a "savings goal." A "SMART goal" is a goal that gives you a *plan* for how to get there. So what is a SMART goal? It is:

Specific



Clearly identified

Measurable



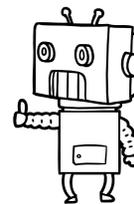
You can track how you're doing

Attainable



It's not *too* hard

Realistic



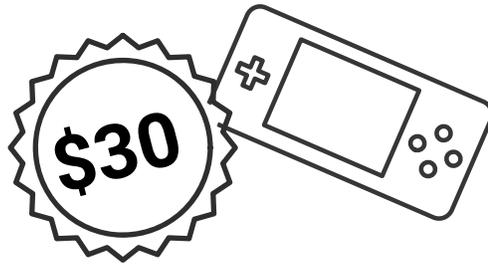
You can do it!

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.

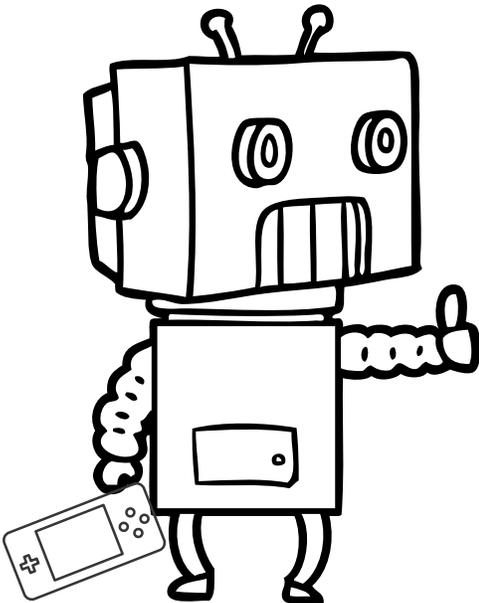
Specific ►► Save \$30 for a game

Measurable ►► Earn \$10 each week

Attainable ►► It will take work and time

Realistic ►► Johnny can do it

Time-Based ►► Three weeks

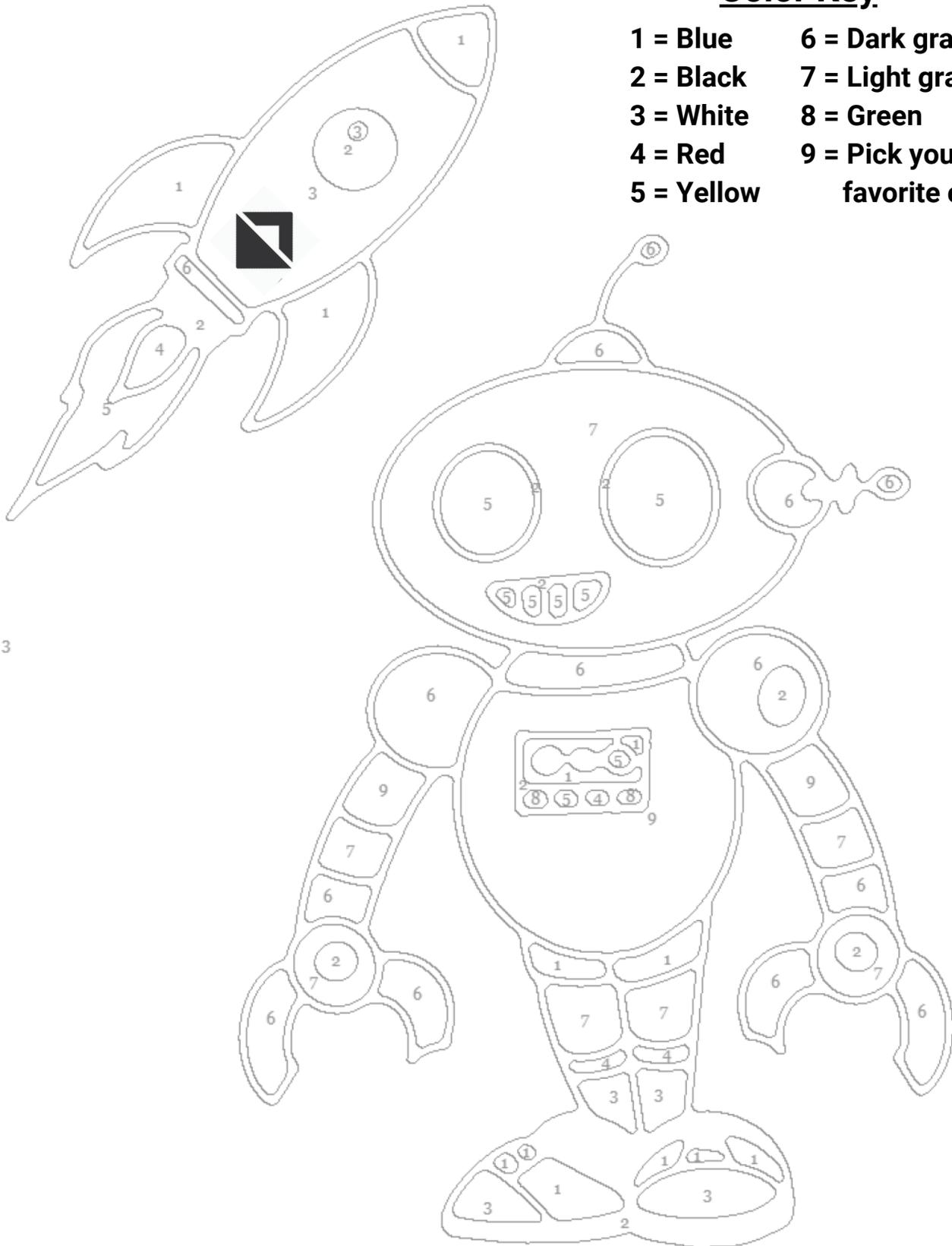


Color By Numbers

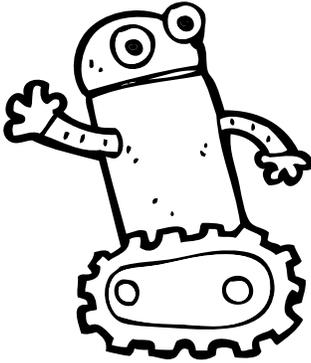
Each number matches a color! Use the key to finish the picture!

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

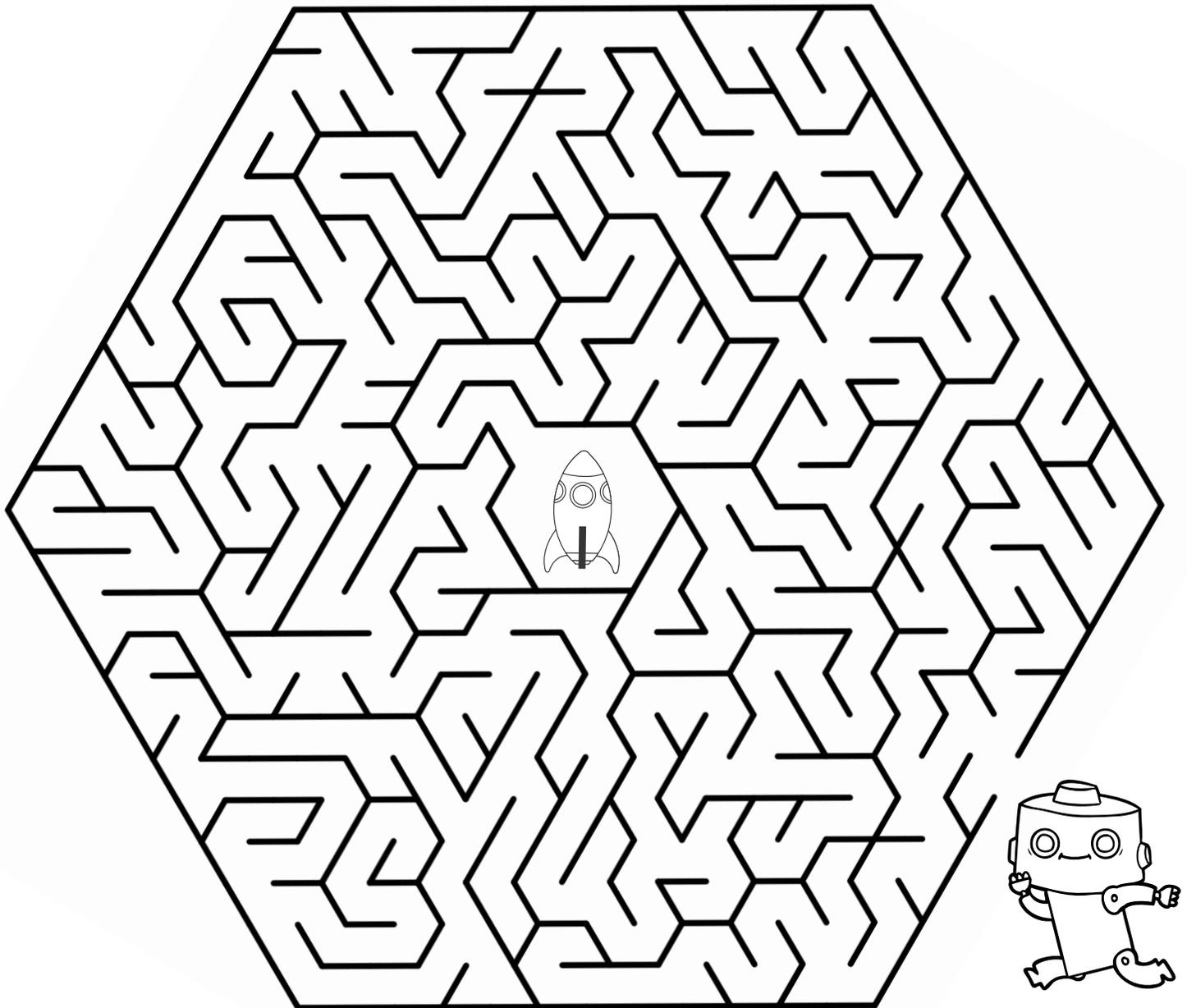
IDENTIFY
MEASURABLE
MONEY
REALISTIC

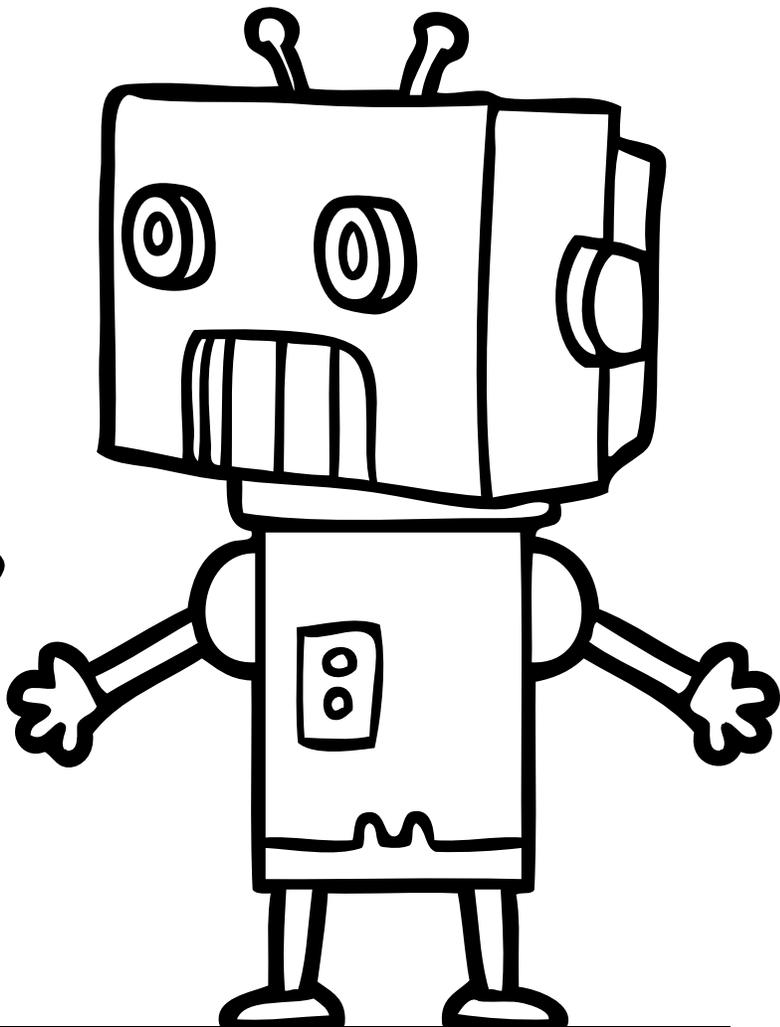
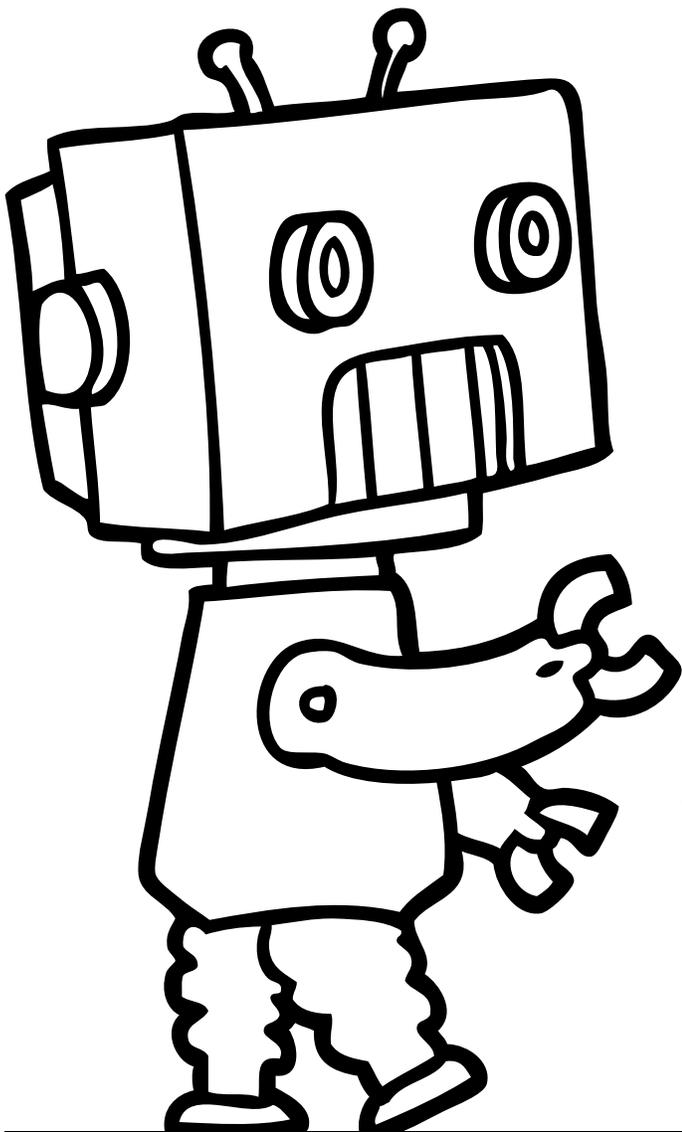
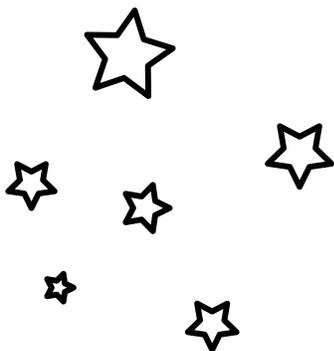
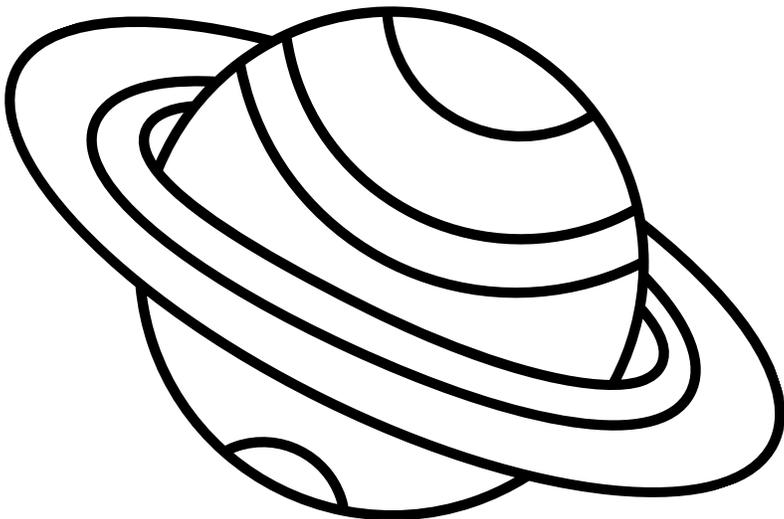
ROCKET
SAVE
SMART
SPECIFIC

STAR
START
TIMEBASED
TRACK

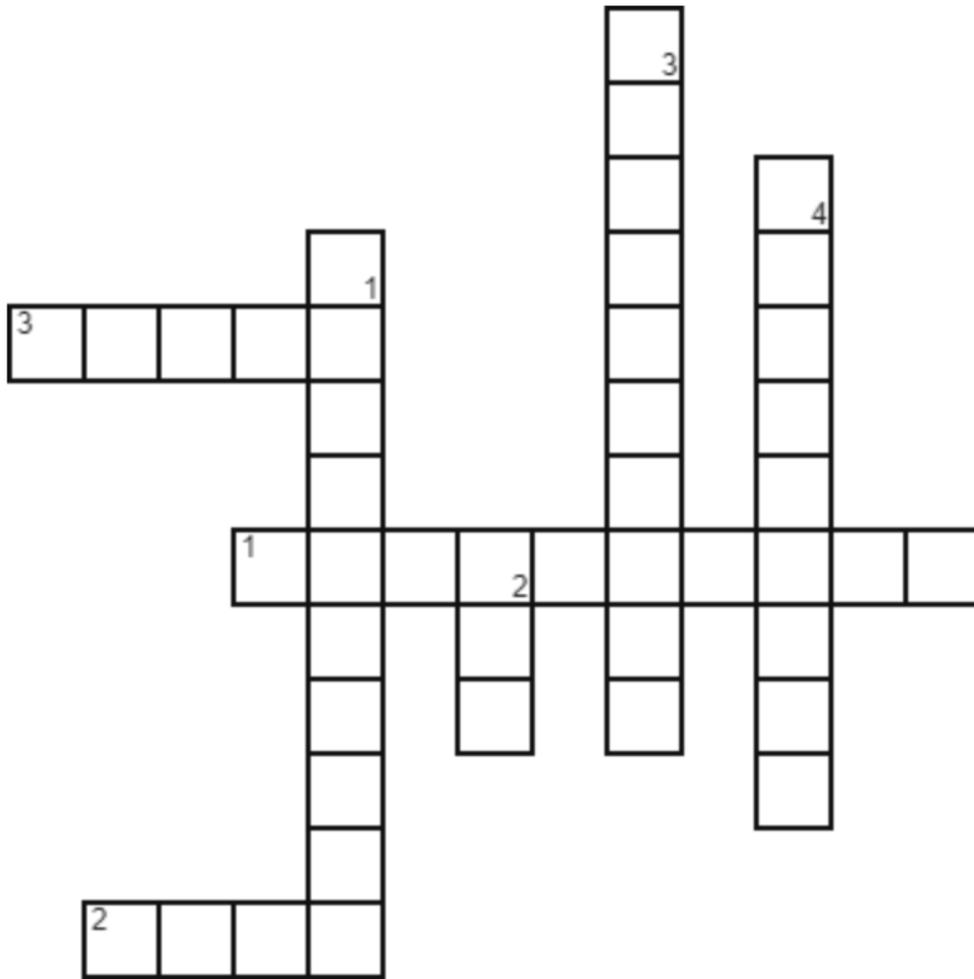
Can She Do It?

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?

Draw a picture of it:



How much money do you need to save? _____

What are you going to do?

How long will it take?

