



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

S.M.A.R.T stands for specific, measurable, attainable, realistic, and timely. It's a simple framework for writing down goals in a way that supports success. Here's an example of how to write down a financial goal for creating an emergency fund using S.M.A.R.T:

- **Specific:** Start an emergency fund and have 3 months' salary saved over the next 12 months.
- **Measurable:** Figure out how much salary you take home over 3 months. Divide that number by 12 months, and every month, deposit that amount in an emergency savings account.
- **Attainable:** Add "emergency fund saving" into your monthly budget. Set up an automatic deposit to make saving even easier.
- **Realistic:** Look at the amount you'd have to save every month. Is it realistic? Look for ways to cut your expenses to meet your savings goal.
- **Timely:** Work backwards from the goal. How long will it take to achieve? Is this realistic? Adjust the deposit amounts or the deadline if necessary.



**Use the space below to fill out your S.M.A.R.T financial goals.**

Goal: \_\_\_\_\_  
Specific: \_\_\_\_\_  
Measurable: \_\_\_\_\_  
Attainable: \_\_\_\_\_  
Realistic: \_\_\_\_\_  
Timely: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Goal: \_\_\_\_\_  
Specific: \_\_\_\_\_  
Measurable: \_\_\_\_\_  
Attainable: \_\_\_\_\_  
Realistic: \_\_\_\_\_  
Timely: \_\_\_\_\_  
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Specific: \_\_\_\_\_  
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Realistic: \_\_\_\_\_  
Timely: \_\_\_\_\_  
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**Need help creating a plan to reach your goals?**

Working with a financial advisor can help you plan and prepare for your financial goals at each stage of your life. If you're a Manulife group retirement plan member, your plan may include access to PlanRight® Advisors at no additional cost to you. Check with your employer/plan sponsor to see if this benefit is part of your group savings plan.

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