**My “SMART” Financial Goals**

<table>
<thead>
<tr>
<th>Short-term goals: (Within One Year)</th>
<th>Estimated Cost</th>
<th>Target Date</th>
<th>Actions I Can Take Toward Achieving Goal</th>
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<tbody>
<tr>
<td>E.g., save $2400 emergency fund</td>
<td>$200/mo</td>
<td>1/1/2021</td>
<td>Set up auto xfer to savings</td>
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<th>Medium-term goals (One to Five Years):</th>
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<tr>
<td>E.g., save $20k for house down-</td>
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<td>payment in 5 years</td>
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<th>Long-term goals (More than Five Years):</th>
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<td>Retire early at age 60 w/$1mil</td>
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*S = Specific  
M = Measurable  
A = Action-oriented  
R = Realistic  
T = Time-oriented*