



# SMART Financial Goals Worksheet



Set clear financial goals for 2026

## How to Use This Worksheet

This worksheet is designed to help you create **SMART** financial goals for 2026. Follow these simple guidelines to get the most out of it:

- **Take your time:** Don't rush the process. Allow yourself adequate time to reflect on your goals.
- **Be honest:** Be realistic about your current financial situation and your ability to achieve your goals.
- **Focus on 1-2 priorities:** It's better to have a few well-defined goals than many vague ones.

## The SMART Framework

SMART is an acronym that stands for:

- **Specific:** Clearly define what you want to achieve.
- **Measurable:** Establish how you will track your progress.
- **Achievable:** Ensure your goals are realistic and attainable.
- **Relevant:** Align your goals with your values and priorities.
- **Time-Bound:** Set a deadline for achieving your goals.

### S: Specific

What exactly do you want to accomplish?

---

Why does it matter to you?

---

### M: Measurable

How will you measure your progress?

- Dollar amount:
- Frequency:
- Percentage:

## A: Achievable

**Consider Your Income:**

What is your current monthly or annual income?  
How much of it is disposable after essential expenses?

**Consider Your Obligations:**

What are your current financial obligations (e.g., debt payments, rent/mortgage, utilities)? How might these impact your ability to achieve your goal?

## R: Relevant

How does this goal support your overall life priorities and values?

---

Why is achieving this goal important to you *now*?

---

## T: Time-Bound

Target completion date:

---

Check-in milestones:

---

## Your SMART Financial Goal

Combining all the elements above, state your SMART financial goal clearly and concisely: **By**

**[When], I will [How Much] by [How].**

---

---

## Next Steps

Congratulations on creating your SMART financial goal!

- **Review regularly:** Regularly revisit your goal and track your progress.
- **Adjust as needed:** Be flexible and adjust your goal if necessary based on changing circumstances.
- **Seek guidance if helpful:** Schedule a complimentary consultation for guidance in setting goals and staying on track with your goals. Visit: <https://calendly.com/sksimmons-sakfin/30min>

Visit our website: [www.sakfin.com](http://www.sakfin.com)

