

Navigating INCOME LOSS

- IT'S A -
**MONEY
THING®**

USING SMART GOALS TO GET BACK ON TRACK

Goal-setting is an important part of recovering from income loss. SMART goals help set you up for success.

A **SMART** goal is:

Specific
Measurable
Attainable
Relevant
Time-bound

The process of writing a SMART goal translates a vague intention into a specific plan of action.

For each section, circle one of the suggested goals (or add your own). Turn your selection into a SMART goal by filling out the blanks.



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SCRUTINIZE

SUGGESTED GOALS:

Create a budget
Research government assistance programs
Make a contact list of people who can help you
Research unemployment benefits

I will _____
by _____ . I will reach my
goal by _____
in order to _____
I will know I have achieved it when _____
WHAT SUCCESS LOOKS LIKE

DOWNSIZE

SUGGESTED GOALS:

Cut out unnecessary expenses
Use cost-saving options for the expenses you simply cannot cut out
Sell items you don't need
Take stock of your investments

I will _____
by _____ . I will reach my
goal by _____
in order to _____
I will know I have achieved it when _____
WHAT SUCCESS LOOKS LIKE

ENERGIZE

SUGGESTED GOALS:

Practise self-care (nutrition, exercise, sleep)
Learn a new skill
Refresh your resumé
Work on your job interview skills

I will _____
by _____ . I will reach my
goal by _____
in order to _____
I will know I have achieved it when _____
WHAT SUCCESS LOOKS LIKE

NOTES

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TOPIC:

DATE:

KEY WORDS

NOTES

SUMMARY