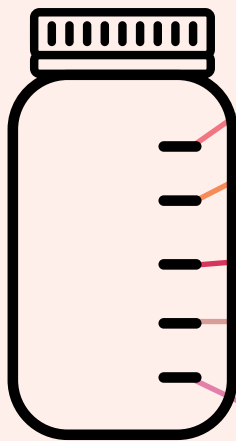


TFD'S GUIDE TO SMART GOAL-SETTING

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There's not really a right or wrong way to set a goal — but some methods are more effective than others. And when it comes to your money goals, the more planning you can do, the better.

That's why we're fans of the **SMART** goal-setting method. **SMART** goals are:



SPECIFIC: What exactly do you want to achieve?

MEASURABLE: What mini-goals can you use to measure progress towards your larger goal?

ATTAINABLE: Is this goal actually possible?

REALISTIC: Does your timeline and method for achieving this goal make sense in your life right now?

TIME-BASED: When will you achieve this goal?

So, what's the **SMART** goal you want to achieve in 2020?

SPECIFIC: _____

Example: "I will pay off my student loan debt."

MEASURABLE: _____

Example: "I will pay this off in increments of \$500 a month, increasing my payments as I can afford to."

ATTAINABLE: _____

Example: "By making regular payments rather than waiting on one lump sum, I will be able to pay off my entire student debt."

REALISTIC: _____

Example: "If I give myself enough wiggle room in my budget to make sure I can still have a life while paying off debt."

TIME-BASED: _____

Example: "I will pay off my entire debt in two years."