

Putting goals into action

Before you can accomplish a goal, you need a plan for how to achieve it. This tool helps you turn your SMART goals into an easy-to-follow action plan.

All goals take time and commitment to achieve. One of the most effective ways to accomplish your goals is to create an action plan outlining the steps you'll take.

Many goals also require external resources to achieve. These resources could include needing information, tools, transportation, or even a professional financial coach or counselor to help you. These kinds of resources should be added to your action plan.

Research shows that people who write down specific goals are much more likely to reach their goals than if they don't write them down.⁴ Sharing those goals with a friend and checking in with them regularly about your progress also increases the chances that you'll reach your goals.

What to do

- **Break up your goal into small, actionable steps.** Write each step in a separate box.
- **Consider what resources you will need** to take each step and write them next to that step.
- **Set a deadline for each step's completion.**
- **Think about sharing your progress** with a friend or family member. Add their name next to the step and how often you will check in with them. This can help keep you motivated.

A step further

Now that you have an action plan for accomplishing your goals, take a look at Module 2: Saving to learn more about how to save money to achieve your goals.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>

⁴ Based on research performed by Dr. Gail Matthews, Dominican University of California.



Make a plan for **Putting goals into action**

1. Pick a SMART goal that you want to achieve and break it up into steps.
2. Write down each step, the resources you'll need to achieve it, and the due date for completing it.
3. Pick a friend or family member to tell about your goal and check in with them on a regular basis. This will help you keep yourself accountable.

Select a SMART goal you want to achieve.

My SMART goal is...

Make an action plan for your SMART goal.

Steps List one specific step in each box for achieving your goal	Resources I need This can be things like tools, information, transportation, assistance, or money	Date to complete step	Who will I check in with? And how often will I check in?
1.			
2.			
3.			
4.			