DATE _____

One goal, *five questions.*

Write the goal the way you'd say it out loud. Answer one question for each letter, then turn the answers into the one sentence you'll keep.

The goal, roughly _____

S — SPECIFIC *What exactly will be different?*

_____

_____

M — MEASURABLE *How will I know it's done?*

NOW _____ TARGET _____

MEASURED BY _____

A — ACHIEVABLE *Is it a stretch I can reach?*

◯ TOO EASY ◯ A STRETCH ◯ OUT OF REACH ◯ OUTCOME GOAL ◯ LEARNING GOAL

WHAT I HAVE _____ WHAT I'LL NEED _____

R — RELEVANT *Why this goal, and why now?*

_____

_____

T — TIME-BOUND *When is it done, and when do I check?*

DEADLINE _____ HALFWAY BY _____ CHECK IN EVERY _____

MY SMART GOAL THE SENTENCE TO KEEP

By _____ *I will* _____

_____

measured by _____

SMART GOALS · ACTION PLAN

GOAL _____

From the goal *to this week.*

A goal moves when it has dates and a weekly rhythm. Split it into milestones, pick what you'll do every week, plan for what will get in the way, and check in on the same day each week.

I MILESTONES CHECKPOINTS ON THE WAY

BY _____ _____

BY _____ _____

BY _____ _____

II EVERY WEEK WHAT MOVES IT, ON WHICH DAYS

_____ M ◯ T ◯ W ◯ T ◯ F ◯ S ◯ S ◯

_____ M ◯ T ◯ W ◯ T ◯ F ◯ S ◯ S ◯

_____ M ◯ T ◯ W ◯ T ◯ F ◯ S ◯ S ◯

III FIRST STEP TODAY OR TOMORROW

_____

ON _____

IV OBSTACLE AND AN IF-THEN PLAN

IF _____

THEN I WILL _____

V WEEKLY CHECK-IN SAME DAY, FIVE MINUTES

DATE	WHERE IT STANDS	WHAT MOVED IT	NEXT STEP

Examples and how to track it: plannedo.com/blog/smart-goals-template

Plannedo

DATE Nov 8, 2026

One goal, *five questions.*

Write the goal the way you'd say it out loud. Answer one question for each letter, then turn the answers into the one sentence you'll keep.

The goal, roughly save more, have a cushion for when things break

S — SPECIFIC *What exactly will be different?*

An emergency fund of $3,000, about three months of rent,

kept in its own savings account, not my checking.

M — MEASURABLE *How will I know it's done?*

NOW $600 TARGET $3,000

MEASURED BY the savings account balance on the 1st of each month

A — ACHIEVABLE *Is it a stretch I can reach?*

◯ TOO EASY ☑ A STRETCH ◯ OUT OF REACH ☑ OUTCOME GOAL ◯ LEARNING GOAL

WHAT I HAVE $200 a month spare now WHAT I'LL NEED +$100: 2 subs, cook Fridays

R — RELEVANT *Why this goal, and why now?*

So the next car repair doesn't go on the credit card.

Rent went up in September, and the "what if" keeps me up.

T — TIME-BOUND *When is it done, and when do I check?*

DEADLINE June 30, 2027 HALFWAY BY Feb 28 CHECK IN EVERY Sunday, after dinner

MY SMART GOAL — THE SENTENCE TO KEEP

By June 30, 2027 *I will* have $3,000 in a separate emergency fund,

saving $300 every payday,

measured by the savings account balance

GOAL Save $3,000 by June 30

From the goal *to this week.*

A goal moves when it has dates and a weekly rhythm. Split it into milestones, pick what you'll do every week, plan for what will get in the way, and check in on the same day each week.

I MILESTONES CHECKPOINTS ON THE WAY

BY Dec 31 — $1,200 saved, even with Christmas

BY Feb 28 — $1,800: halfway

BY Apr 30 — $2,400, two paydays to go

II EVERY WEEK WHAT MOVES IT, ON WHICH DAYS

	M	T	W	T	F	S	S
Cook at home instead of ordering in	☐	☐	☐	☐	☑	☐	☐
Pack lunch for work	☑	☑	☑	☑	☐	☐	☐
Check the balance and log it below	☐	☐	☐	☐	☐	☐	☑

III FIRST STEP TODAY OR TOMORROW

Open a separate savings account

ON Sunday, Nov 8

IV OBSTACLE AND AN IF-THEN PLAN

IF payday is late or a big bill lands,

THEN I WILL move the $300 on the 1st

V WEEKLY CHECK-IN SAME DAY, FIVE MINUTES

DATE	WHERE IT STANDS	WHAT MOVED IT	NEXT STEP
Nov 8	$600	new account, cut 2 subs	set up the transfer
Nov 15	$900	first $300 transfer	cook on Friday
Nov 22	$900	ordered in twice	plan Friday dinners