ARE YOU SMART ABOUT YOUR RESOLUTIONS?

Why Resolutions Fail

1	2	3
Lack of effort in setting goal	Not realistic for situation	No ongoing measurement component

SMART Goals



Make Every Year

1	2	3
Change one bad habit	Start one good habit	Increase your net worth

Resolutions Focused on Expenses/Spending

1	2	3
Use a weekly spending plan	Monthly review of one service	Save for major expenses