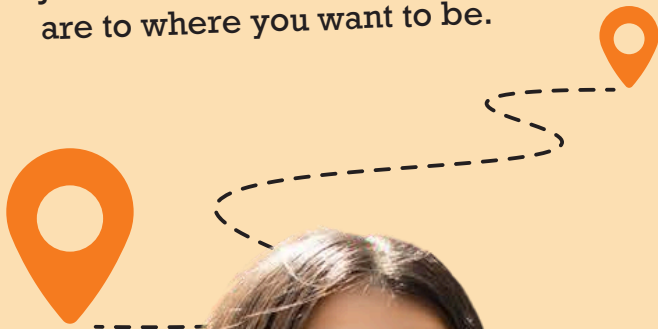


YOUR MONEY, YOUR MOVE.

A money goal puts you in control.
A **SMARTER** money goal gets you
there. No detours, no dead ends.
Just a clear route from where you
are to where you want to be.



S

SPECIFIC - Your goal should be precise.

- Be better with money
- Reduce how much I spend on snacks

M

MEASURABLE - You should be able to track progress towards your goal.

- Save money
- Put \$10 a week in my savings account

A

ATTAINABLE - Your goal should be realistic and achievable.

- Never buy any snacks
- Spend \$10 less per week by bringing some snacks from home

R

RELEVANT - Your goal should be important to you and help you reach a larger goal

- Saving is what I'm supposed to do
- I can set aside the money I would have used for snacks towards buying a car

T

TIMEBOUND - Your goal should have a completion date.

- Save for a long time
- Save \$520 in 12 months

E

EVALUATE - Check your progress regularly

- Let a month go by and feel like you're not making progress on your goal
- Motivate yourself by knowing where you stand each day

R

READJUST - Make changes to your goal based on your evaluation

- Reach your completion date with only a little money saved
- Spend \$15 less on snacks this week to make up for spending more last week

Summer Won't Wait, Neither Should You

That festival, road trip, or beach week you've been thinking about? It's closer than you think, and totally doable. The difference between a summer dream and a summer plan is one **SMARTER** goal. Let's build yours before the season sneaks up on you.

Goal: Music Festival Fund

"I want to save \$300 for a festival ticket and spending money by June 1st by setting aside \$25 every week from my part-time job."

Goal: Road Trip Ready

"I want to save \$500 for a summer road trip by July 4th by saving \$50 per paycheck and skipping one DoorDash order a week."

Goal: Beach Week Budget

"I want to save \$200 for a beach trip by August 1st by putting \$20 aside every time I get paid starting today."



Having a hard time staying focused on your goals? Use these tips:

- 1** Make a visual reminder. A picture of your goal posted on your wall is a great motivator
- 2** Celebrate progress along the way. Made it half-way? Do a happy dance or give yourself a small treat. Then keep on saving.
- 3** Share your goals with your family and friends. They can help to keep you on track when it gets tough.

Welcome to Elements of Money!

Because you are a Pipeline Teen Member at Beach Municipal FCU, you will get to enjoy all the benefits Elements of Money has to offer....Enjoy!



www.beachmunicipal.org

elementsofmoney.com/beachmunicipal






Federally Insured by NCUA.

PROCRASTINATORS BEWARE:

The longer you put off saving, the harder it gets to accomplish your goal.

GOAL - Buy a laptop by September.
Total cost = **\$500**

-  Start in April, you'll need to save **\$100** per month.
-  Start in June, you'll need to save **\$167** per month.
-  Start in July, you'll need to save **\$250** per month.

