

Setting Goals & How to Accomplish Them

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Setting goals gives direction, purpose, and motivation. Whether personal, financial, or career-related, achieving your goals requires clarity, planning, and consistent action. This guide will help you create effective goals and follow a practical roadmap to accomplish them.

1. Start With Clear S.M.A.R.T. Goals

*Using the **SMART** method ensures your goals are well-defined and achievable.*

S – Specific

Explain exactly what you want to achieve.

Example: “Save R10,000 for an emergency fund.”

M – Measurable

You should be able to track your progress.

Example: “Save R1000 per month.”

A – Achievable

Choose goals that are realistic for your budget, time, and lifestyle.

R – Relevant

Your goal must matter to your broader life plan or values.

T – Time-bound

Set a clear deadline.

Example: “Complete this goal in 10 months.”

| SMART Component | Description |
|-----------------|---|
| Specific | I want to save money for an emergency fund. |
| Measurable | The emergency fund I want is R10 000 I will track my savings weekly. |
| Achievable | I can save R1,000 per month by reducing takeaways and unnecessary spending. |
| Relevant | An emergency fund will improve my financial stability for unplanned situations. |
| Time-bound | I will save the full amount within 10 months. |

2. Break Your Goal Into Action Steps

Large goals become manageable when broken into smaller actions.

Examples:

- Create a monthly budget. (*You can use the free Budget template we provide on our website on the Resource centre page.*)
- Set up an automatic debit order.
- Reduce an expense to free up extra money.

3. Create an Action Plan

An action plan answers three key questions:

- What must be done?
- When will I do it?
- What resources do I need?

Include timelines, responsibilities, reminders, and checkpoints. The clearer your plan, the easier it becomes to follow.

4. Track Your Progress Regularly

Monitoring your progress helps you stay motivated and allows for adjustments.

Ways to track progress:

- Weekly or monthly check-ins
- Progress charts or habit trackers
- Digital apps or spreadsheets
- Journaling your achievements

Seeing progress—no matter how small—builds confidence and momentum.

5. Adjust When Necessary

Life changes all the time. Goals may need to be updated, extended, or refined.

Adjustment examples:

- Changing your savings amount if income changes
- Extending your timeline if obstacles arise
- Adding new habits or removing what no longer works

Adjusting is not failing—it's strategic improvement.

6. Stay Accountable

Accountability increases your chances of success.

Options include:

- Sharing your goal with a trusted friend or mentor
- Using reminders or alarms
- Joining a support group or community
- Reviewing your goals monthly

Accountability keeps you focused and committed.

7. Celebrate Milestones

Reward yourself when you hit important steps along the way. This keeps motivation high and reinforces positive behaviour. Celebrations don't need to be expensive, small rewards are just as powerful.

Achieving your goals is a journey that requires clarity, planning, consistency, and adaptability. By setting SMART goals, breaking them into actionable steps, and tracking your progress, you can accomplish anything you commit to. Start today, your goals are within reach.

My SMART Goals

Goal

| SMART Component | Description |
|-----------------|-------------|
| Specific | |
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