

SMART GOALS CHECK LIST

(details courtesy corporatefinanceinstitute.com)

- Specific
- Measurable
- Achievable
- Realistic
- Timely

Specific: Well defined, clear, and unambiguous

Measurable: With specific criteria that measure your progress toward the accomplishment of the goal

Achievable: Attainable and not impossible to achieve

Realistic: Within reach, realistic, and relevant to your life purpose

Timely: With a clearly defined timeline, including a starting date and a target date. The purpose is to create urgency.

More detail if you like:

Specific

Goals that are specific have a significantly greater chance of being accomplished. To make a goal specific, the five “W” questions must be considered:

1. Who: Who is involved in this goal?
2. What: What do I want to accomplish?
3. Where: Where is this goal to be achieved?
4. When: When do I want to achieve this goal?
5. Why: Why do I want to achieve this goal?

For example, a general goal would be “I want to get in shape.” A more specific goal would be “I want to obtain a gym membership at my local community center and work out four days a

week to be healthier.”

Measurable

A SMART goal must have criteria for measuring progress. If there are no criteria, you will not be able to determine your progress and if you are on track to reach your goal. To make a goal measurable, ask yourself:

1. How many/much?
2. How do I know if I have reached my goal?
3. What is my indicator of progress?

For example, building on the specific goal above: I want to obtain a gym membership at my local community center and work out four days a week to be healthier. Every week, I will aim to lose one pound of body fat.

Achievable

A SMART goal must be achievable and attainable. This will help you figure out ways you can realize that goal and work towards it. The achievability of the goal should be stretched to make you feel challenged, but defined well enough that you can actually achieve it. Ask yourself:

1. Do I have the resources and capabilities to achieve the goal? If not, what am I missing?
2. Have others done it successfully before?

Realistic

A SMART goal must be realistic in that the goal can be realistically achieved given the available resources and time. A SMART goal is likely realistic if you believe that it can be accomplished. Ask yourself:

1. Is the goal realistic and within reach?
2. Is the goal reachable, given the time and resources?
3. Are you able to commit to achieving the goal?

Timely

A SMART goal must be time-bound in that it has a start and finish date. If the goal is not time-constrained, there will be no sense of urgency and, therefore, less motivation to achieve the goal. Ask yourself:

1. Does my goal have a deadline?
2. By when do you want to achieve your goal?

For example, building on the goal above: On August 1, I will obtain a gym membership at my local community center. In order to be healthier, I will work out four days a week. Every week, I will aim to lose one pound of body fat. By the end of August, I will have realized my goal if I lose four pounds of fat over the course of the month.

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