

# Be S.M.A.R.T. with your Financial Goals

## Specific

- Be detailed. Know exactly what you are working towards.
- e.g. "I want to save RM5,000 for a trip to Bali by next July."



## Measurable

- Define how you will measure success.
- e.g. If you're saving for a house deposit, break down the total amount into smaller, manageable milestones.

## Achievable

- Assess your income, expenses, and other financial commitments to ensure your goal is feasible.
- e.g. If you're earning RM3,000 a month, setting aside RM1,500 for savings might be unrealistic. Instead, start small and gradually increase your savings over time.

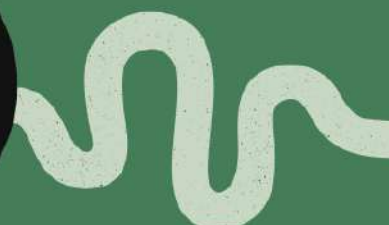


## Relevant

- Make sure that your goal aligns with your long-term plans, or you may find yourself questioning why you're pursuing it.
- e.g. Saving for a vacation is fun but it shouldn't come at the expense of more critical goals like retirement savings or paying off debt.

## Time-bound

- Set a clear timeframe and stay on track.
- Without a timeline, it's easy to keep postponing your plans, resulting in missed opportunities
- e.g. Short-term saving for a new phone in six months, or long-term saving for your child's education in 10 years.



## Turn your financial aspirations into achievable goals with S.M.A.R.T

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