

CHARTING YOUR COURSE

Goal Setting as Your Compass to Financial Readiness

Linking goals and finances allows you to:

- Prioritize spending
- Develop a savings strategy
- Manage debt effectively
- Stay motivated and accountable

Setting SMART financial goals

- Specific
- Measurable
- Action-focused
- Realistic
- Time-bound



**DIRECTORATE OF
PREVENTION, RESILIENCE
AND READINESS**

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