

SMART Goals

Specific: Stating clearly where you plan on going in terms of fixing your credit and bettering your finances

- What exactly do you see yourself accomplishing by touching up your credit?
- What will it look like once you reach the score and remove accounts from your credit?
- How long do you think it will take to reach this goal? Choose a time frame that is comfortable and realistic for you.
- What is the outcome you would like to see once your credit score is higher and you have removed unwanted accounts from your credit report?

Measurable: How will you know if you're making any progress?

- Is there a specific credit score you are looking to get?
- A certain number of accounts you are looking to remove?
- Are you trying to make a specific purchase?

Attainable: Touching up your credit is something you're capable of, and you aren't depending on anyone to make it happen!

- Do you feel getting a higher credit score is possible with the tools and resources you currently have?
- Do you feel it is reasonably possible to fix your credit within your set timeframe?
- Does completing this goal depend on anyone else's choices? If so, how can we rewrite this so it only depends on you?

Relevant: Touching up your credit matters enough for you to make it a priority

- Why is this important to you?
- What are you willing to let go of or delete from your schedule to work on fixing your credit?
- On a scale of 1-10, how important is raising your credit and bettering your financial future?

Time Specific: Raising your score has a deadline.

- When do you see yourself with the credit score you feel comfortable with? Date
- What date will you start?