

SMART Goals for Retirement

With changes to your routine and schedule, it's important to have goals for your retirement that allow you to maximize on your time, energy and resources filling it with lasting memories for you, your family and your community. Developing SMART goals creates a framework for you to set unique goals designed for your retirement lifestyle. These goals can be a personal list you revisit annually or something that includes your entire family on a monthly basis. **We suggest asking yourself the following questions to help guide in your goal making process.**

Specific

- What am I specifically seeking to accomplish?
- What specific area of my life am I trying to improve/enhance/modify?

Measurable

- How will I measure progress?
- What indicators will help me evaluate the effectiveness of my actions?

Achievable

- What action steps do I need to take on a regular basis?
- Who do I need to help me achieve my goals?

Relevant

- Why do I believe this is relevant at this stage in my life?
- How do these goals mesh with my current routine?

Time-Bound

- What timeframe will I allow myself to complete this goal?
- How am I currently spending my time, and what changes do I need to make to achieve my goals?

Your goals can be focused on any area of your life where you'd like to make sure you improve or have the opportunity to try something new. Consider the following categories when creating your goals:

- **Routine Activities:** Creating new routine activities can help you get the most out of your retirement days. These activities may include a new exercise or art class, reading, or volunteering.
 - **Finances:** Your income will likely be different in retirement, so budgeting is very important. This may mean additional time needed for planning for things like travel, large purchases or philanthropic giving.
 - **Bucket List:** What are some experiences you have always wanted to try? Don't worry, not everyone's list needs to have *skydiving* or *climb Mt. Everest* on it. For you, maybe your list will include *visit a world wonder*, *try out for a role in a community play* or maybe *write a play!* Choose things that will bring joy and excitement to YOUR life.
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Sample Goals Worksheet

CATEGORY	GOAL	START DATE	DUE / END DATE	OTHER STAKEHOLDERS	ACTION STEPS
Routine Activity	Walk for 30 mins, every morning at 7:00am	April 3	Re-evaluate in 6 months	Friend/walking partners	<ol style="list-style-type: none">1. Decide on walking location(s)2. Buy walking shoes3. Invite friends
Routine Activity	Volunteer once a week at a youth summer program	June 3	August 10	N/A	<ol style="list-style-type: none">1. Decide what type of help I'd like to provide2. Call United Way 211 for help finding a program
Bucket List	Create cookbook	April 1	December 31	My spouse, children and grandchildren	<ol style="list-style-type: none">1. Ask grandchildren for help finding the best computer software to document the book2. Ask spouse and children to help gather recipes
Bucket List	Visit Disney with grandchildren	Start planning May 1	July 2023	My spouse, children and grandchildren	<ol style="list-style-type: none">1. Discuss budget with spouse2. Discuss plans and dates with travel agent3. Plan surprise reveal for grandkids
Finances	Fully understand my financial situation and flexibility	April 1 & October 1	Reassess twice per year	My spouse, family and organizations I support	<ol style="list-style-type: none">1. Meet with financial advisor2. Create a budget3. Ensure beneficiaries are named

