

**Section 2—Budgets****Title of Lesson/Subject:** *Setting Goals***Prepared by:** Tom Needham**Contact Information****E-mail address:** [tom.needham@sendit.nodak.edu](mailto:tom.needham@sendit.nodak.edu)**Time Allotment:** One Class Period – 50 minutes**Grade Level or Target Audience:** 9 - 12**ND Standards Competencies:** Demonstrate management of financial resources to meet the goals of individuals and families across the life span.**Key Economic Concepts:** Understanding and using your values to direct your goals for achieving personal financial management.**Brief Description:** To learn the importance and effectiveness of meaningful well planned goals.**Learner Objectives:** Define your goals in a “SMART” way.**Introduction:** To be really effective, goals should always be in writing and should be meaningful to you.**Materials Needed:** PC computer, note pad, inner dreams.**Lesson Outline:** List a number of personal financial goals. Put them in order of a time frame.

- Three months to six months
- Six months to a year
- Longer than a year

**Application/Assignment:** Apply the “SMART” concept to your goals.

- “Specific”
- “Measurable”
- “Attainable”
- “Realistic”
- “Time-bound”

**Evaluation Plan:** Students will be evaluated on their input and participation in the assignment.