

Middle School Lesson Plan

SMART Goals



Items Needed

- Copies of the goal-setting lessons and work sheets
- Colored pencils or markers for each student
- No. 2 pencil for each student

Opening Activity/Dialogue

- What's a goal?
- Why do people succeed at reaching their goals? Why do people fail at reaching their goals?
- Give examples of the different types of goals set by high school students, college students and adults.

Content

The storyline follows the dialogue between Mrs. Wellington and her students regarding a lesson about setting SMART goals. Though many students' responsibilities revolve around homework, chores and extracurricular commitments, teaching students how to successfully set goals gives them a strong foundation for success for years to come. In this lesson, your students will:

- Explore why goal-setting is important.
- Learn to identify and set short- and long-term goals.
- Define each letter of the acronym SMART.
- Reflect on the rewards and challenges associated with setting goals.

In the story, the teacher and her students discuss why effective goal-setting is important, especially in connection to personal finances. Here are some discussion questions you can use to help connect the storyline to your students' lives.

1. The class gave great examples about reaching personal goals. What examples of goal attainment have you personally experienced or seen among your family members, classmates or friends?
2. How does Mrs. Wellington's emphasis on creating and achieving short- and long-term goals apply to your life?
3. When Mrs. Wellington said her students needed to be S-M-A-R-T (Specific, Measurable, Attainable, Relevant, Time-based) when setting goals, did you think the students could apply that acronym to their personal goals? Why? Why not?
4. What difficulties do some people experience when attempting to reach their goals?
5. What tips would you offer the students in the story if they struggle to reach their goals?

Application

These activities allow your students to draw a picture that represents a goal they want to reach and then process and strengthen their goal through answering a series of questions. Blank work sheets are located within lessons 1 and 2. Completed samples are provided on pages 3 and 4 of this packet.

Draw Your Dreams

Soccer Camp

- Identify a goal that you want to achieve.
- In the space above, draw a picture that represents this goal.
- Answer the following questions about your goal:
 - Why do you want to achieve this goal?
So I have a better chance of joining the varsity soccer team.
 - How long will you have to work toward this goal?
Camp is 7 months away.
 - Do you consider this a short- or long-term goal?
I think this is a short-term goal.

OKMM
Overcoming Money Myths

My Goal: Go to soccer camp

SMART Definitions	Questions to Ask	Pieces of My Goal	My Steps to Take
Specific: goals should be detailed, include what you want to achieve and why.	Who? What? When? Why?	I want to go to soccer camp so I can be a better player and join the junior varsity team.	Figure out if I want to attend the residential or elite camp.
Measurable: goals need criteria to help you measure progress - like amount or frequency.	How much? How often? How many?	It costs \$350 but I have to have \$100 when I register.	I'll ask mom and dad if they'll pay the deposit, since it's due first. Then I can come up with the rest.
Attainable: goals should be challenging, but within reach.	Do I have the talent, ability, and resources to get what I want?	I'm old enough to attend the residential camp. But I need to practice my running so I can keep up and train all day.	My mom and brother both run. I'll ask if I can run with them.
Relevant: goals should relate to your circumstances and meet your current and future needs.	How would reaching this goal affect my life now and in the future?	Going to camp will help me improve my penalty kicks and maybe I can score my first hat-trick.	I can practice and learn from the pros how to better aim the ball and fake out the goalie.
Time-based: goals need a set timeline to help you keep moving forward.	How much time can I give to reaching my goal?	Camp is seven months away and I have to sign up by March 1.	I'll ask mom and dad to help me sign up and pay the registration fee Saturday. I'll ask my neighbors if they have any jobs I can do to earn money.

OKMM
Overcoming Money Myths

Reflection Questions and Quiz

Once lessons 1 and 2 have been completed, instruct your students to answer the reflection questions in lesson 3. Discuss their answers as a class. The quiz and corresponding key are provided on pages 13-15.

Lesson 3: Reflection

OKMM
Overcoming Money Myths

Everyone has goals. Finishing your homework assignment, buying the latest game console or attending college after high school are examples of common goals. It's clear Cam is dedicated to playing soccer. The soccer camp he wants to attend will help him become a better player and possibly earn a spot on the junior varsity team. His short-term goal is to raise enough money to attend soccer camp, while his long-term goal is to become a junior varsity soccer player.

Setting goals can be challenging, but with practice, it gets easier. Using a tool like the SMART Goals worksheet will help you create a realistic strategy for reaching your goals. Remember, even the best plans can fail. If you run into obstacles, adjust your plan to better fit your needs.

Answer the following questions in the space provided.

- Who among your friends and family is setting and achieving personal goals?
- What can keep you motivated to reach your goal(s)?
- What would you do if your SMART plan for reaching your goal didn't work out?

SMART Goals Quiz

OKMM
Overcoming Money Myths

- What are the two types of goals Mrs. Wellington taught her class about?

- Which type of sports camp was Cam saving money to attend?

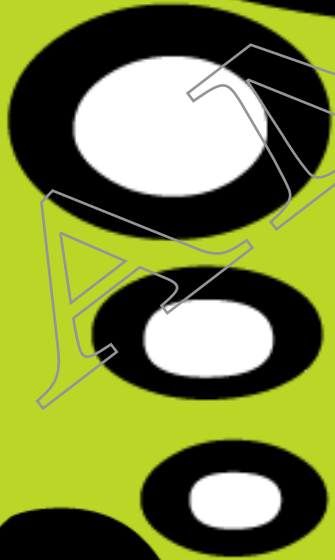
- Name one of the classmates in the story and the goal he or she wanted to achieve.

- What word should you remember to help you set reachable goals?

- When you're _____ you're outlining the "who, what, when, where, how and why" of your goals.
- Cam wanted to attend the sports camp, but his parents said he had to come up with _____ of the money.
 - Half
 - None
 - One-fourth
 - Three-fourths
- Making sure your goal is measurable is generally connected to answering these questions.
 - How often and why?
 - How much and how many?
 - How often and how many?
 - Why and how much?

Page 1 of 2

Draw Your Dreams



1. Identify a goal that you want to achieve.
2. In the space above, draw a picture that represents this goal.
3. Answer the following questions about your goal:

- Why do you want to achieve this goal?

So I have a better chance at
joining the varsity soccer team.

- How long will you have to work toward this goal?

Camp is 7 months away.

- Do you consider this a short- or long-term goal?

I think this is a short-term goal.

My Goal: Go to soccer camp

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Measurable: goals need criteria to help you measure progress - like amount or frequency.	How much? How often? How many?	It costs \$350, but I have to have \$200 when I register.	I'll ask mom and dad if they'll pay the deposit, since it's due first. Then, I can come up with the rest.
Attainable: goals should be challenging, but within reach.	Do I have the talent, ability, and resources to get what I want?	I'm old enough to attend the residential camp. But I need to practice my running so I can keep up and train all day.	My mom and brother both run, I'll ask if I can run with them.
Relevant: goals should relate to your circumstances and meet your current and future needs.	How would reaching this goal affect my life now and in the future?	Going to camp will help me improve my penalty kicks and maybe I can score my first hat-trick.	I can practice and learn from the pros how to better aim the ball and fake out the goalie.
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Lesson 1: *Identifying Personal Goals*

In Cam's personal finance class, his teacher, Mrs. Wellington, introduced the topic of setting goals. Cam knew about the word goal, but it had more to do with soccer than class. It seemed Mrs. Wellington was talking about something different from what he experiences on the soccer field.

"Class, today we're going to learn about goal-setting and how it relates to money. Does anyone know what the term 'goal-setting' means?" Cam raised his hand to answer her question.

"Mrs. Wellington, is goal-setting similar to scoring a goal in a soccer game?" he asked.

"Well Cam, it's a similar concept," said Mrs. Wellington. "Like a soccer team works together to aim the ball into the goal, a person makes a personal goal and aims to reach it. There are two types of goals: long-term goals, which take more time to reach, and short-term goals, which don't take quite as long. Can anyone think of examples of long- or short-term goals?"

"I want to run a faster sprint time in football," said Tyler.

"Very good, Tyler. Anyone else?" asked Mrs. Wellington.

"My mom said she'll buy me a new tablet if I make straight A's in all my classes this semester. I'm double-checking my homework and studying hard for my test," said Zoë.

"Great example, Zoë. Anyone else? Chris, I see your hand."

"Every January, my parents say they're going to improve their health. We have a membership to a gym I really like and we go as a family. But, we always stop going after two or three months because they lose interest. I hate it. I really like playing in the big pool and on their basketball courts," explained Chris.

"I'm sorry to hear that Chris, but yours, Tyler's, and Zoë's examples are exactly what I'm talking about. Let's talk about money and how it relates to achieving goals. What are some examples of a financial goal?" Mrs. Wellington asked the class.

"Student Council is raising money to host a spring dance," answered José.

"That's a great example of a short-term goal, José. Anyone else? Yes, Taye?"

"My brother turned 16 and our parents said they'd pay half the price of a used car if he pays the other half. So, my brother set a goal to earn his half of the money in one year," replied Taye.

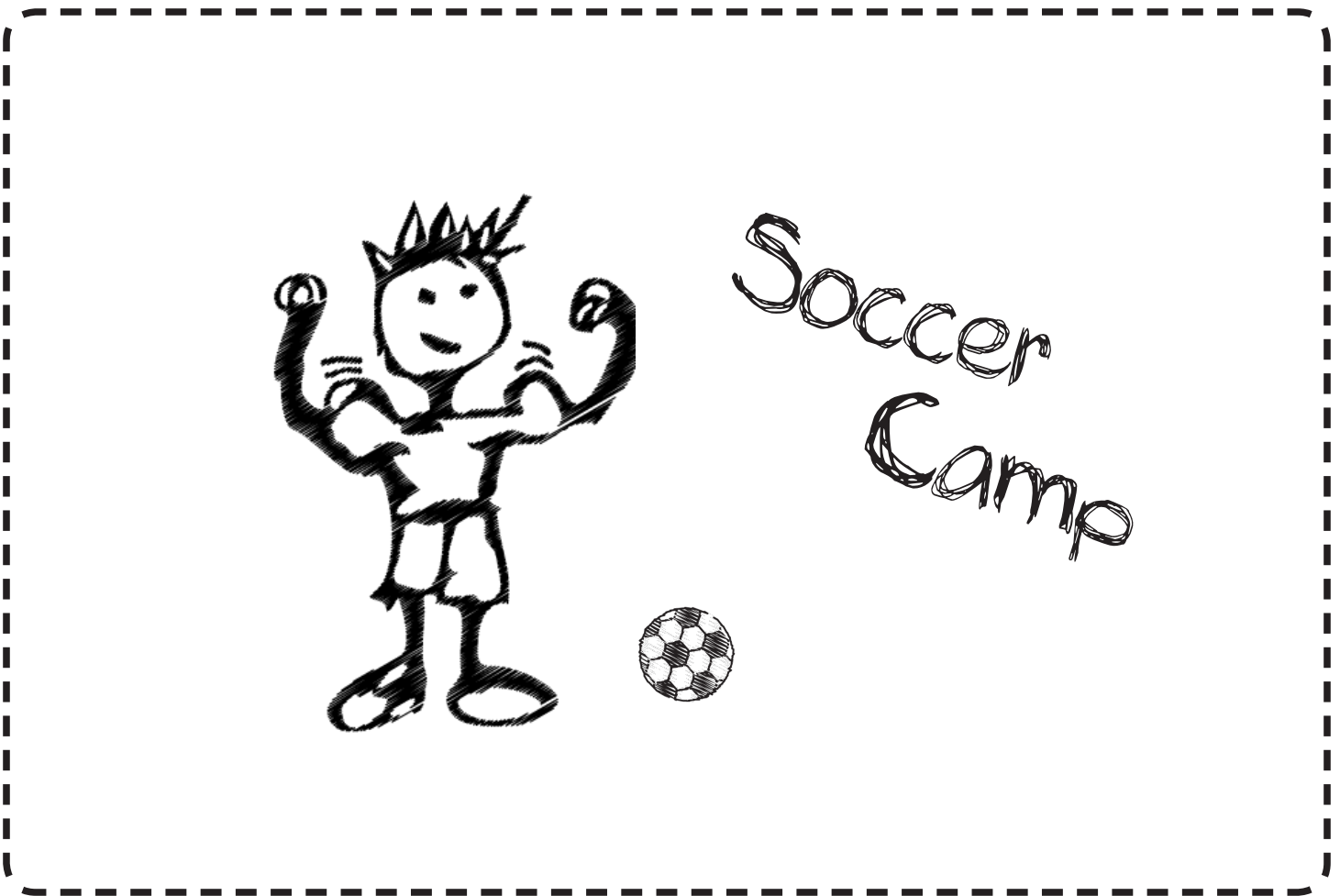
"That's an excellent example of a long-term goal, Taye. You all seem to understand what goal-setting is about. We're going to do an exercise to help you determine what goals you want to achieve," Mrs. Wellington said as she

passed out work sheets to the class. “On the side that says ‘Draw Your Dreams’, I’d like you to draw a picture of a goal you’d like to reach. It can be a long- or short-term goal and it must cost you or someone else money.”

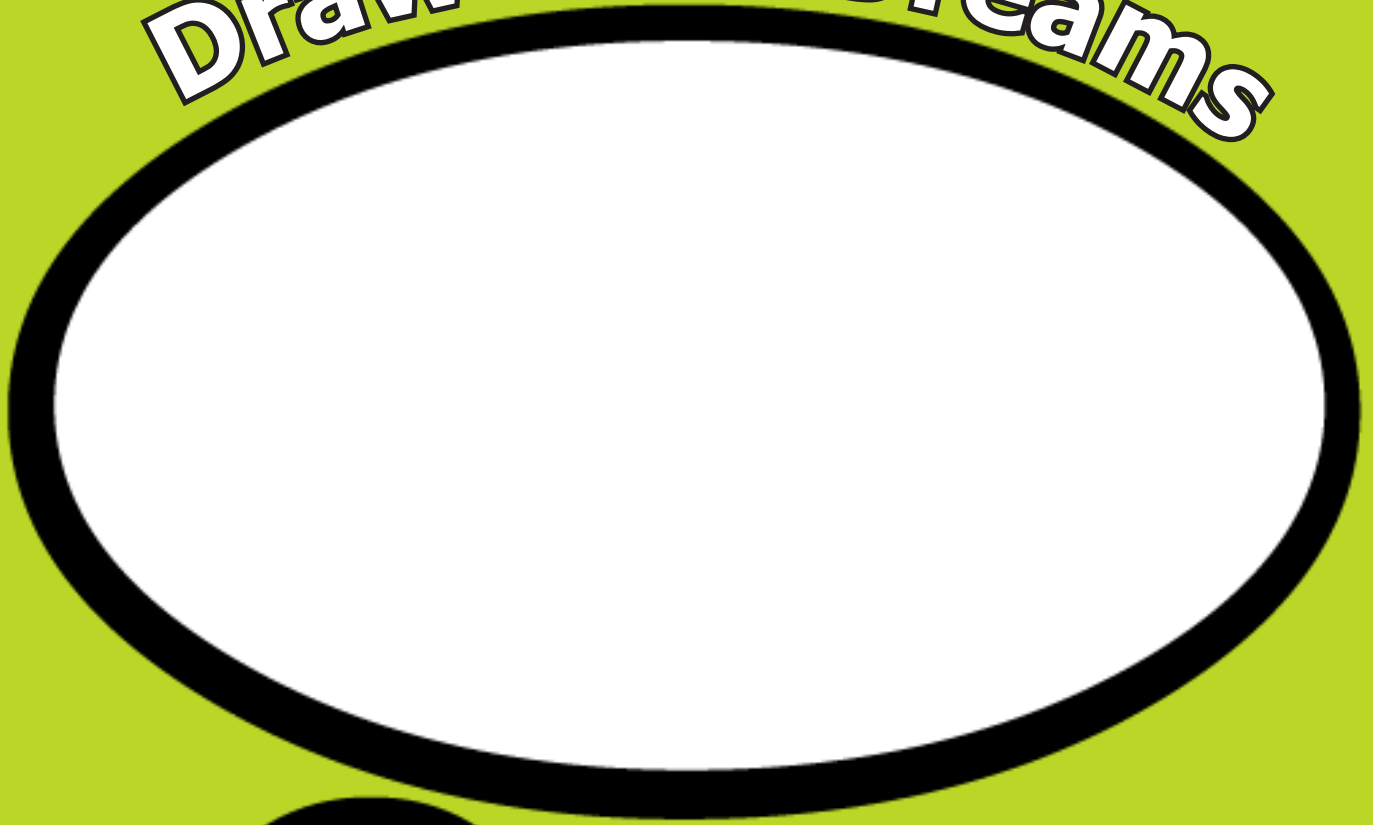
“Mrs. Wellington, what if we have a lot of goals?” asked Olivia.

“Great question. For right now, concentrate on one goal. Once you master the concept we’re studying, you can apply it to any other goals you set,” she answered.

Cam liked his classmates’ ideas, but he had something different in mind. He remembered watching a television commercial advertising a soccer camp for middle school and high school students. It was hosted by the local professional soccer team to help young players like him improve their game. Camp was just what he needs to prepare for the junior varsity team next year. He knew the camp was expensive and his parents weren’t willing to pay all of the cost, but they made a deal with him to pay half of the cost if he came up with the rest. Here’s what Cam drew on his work sheet.



Draw Your Dreams



1. Identify a goal that you want to achieve.
2. In the space above, draw a picture that represents this goal.
3. Answer the following questions about your goal:

- Why do you want to achieve this goal?

- How long will you have to work toward this goal?

- Do you consider this a short- or long-term goal?

Lesson 2: *Creating SMART Goals*

Once the class finished their assignment, Mrs. Wellington continued with the lesson.

“Now that you’ve drawn your goal, ask yourself: ‘How am I going to reach it?’ Does anyone have any ideas on how they’ll reach their goal?” she asked. Cam raised his hand. “Cam? What will you do?”

“I want to attend soccer camp. My parents said they won’t pay the entire cost, so I have to come up with half. I’m not sure how I’ll do that,” said Cam with a little disappointment.

“That brings me to my next point,” Mrs. Wellington replied. “Cam, when you’re playing soccer, sometimes you miss a shot because someone blocks the ball from going into the net, right?”

“Yeah,” he answered.

“How does your team figure out what to do to score next time?” she asked.

“Our coach has a playbook of strategies he teaches us that helps us get the ball in the goal,” he answered.

“Exactly! Goal-setting also uses a “playbook” to achieve SMART goals.” The students looked confused. Taye raised his hand to ask a question.

“Mrs. Wellington, why wouldn’t we be smart about our goals?” he asked. “I’m confused.”

“No, no, no,” she answered. “Of course you’re smart. What I’m talking about is being S-M-A-R-T.” She wrote the corresponding letters on the chalkboard as she spoke. “SMART is an acronym that stands for specific, measurable, attainable, relevant and time-based. Each word describes a concept that helps you set goals you’re more likely to reach. Let’s start with the letter ‘S’, which stands for specific. Let’s imagine that I need to buy a car. If I go to the dealership and tell them ‘I want to buy a car’, will that help the sales person know what I want?”

“No!” The class answered in unison.

“What will the sales person ask? Yes, Olivia?”

“They’ll probably ask how many doors, what color, what kind of engine, an SUV or truck...?” Olivia answered.

“Right! Being specific answers the “who, what, when, where, how and why” of your goal. You can pinpoint exactly what you want and need to do to obtain it.”

“The next letter is ‘M’, which stands for measurable. Generally, measurable is the “how much” or “how many” in your goal. For this lesson, we’re going to connect measurable to a financial cost. Going back to the vehicle example, what’s an affordable price for a brand-new, four-door SUV with a V6 engine and low mileage?” she asked.

“One hundred BILLION dollars!” Jacob shouted, making the entire class laugh.

“Settle down class!” Mrs. Wellington said. “Not quite, Jacob. Anyone else want to guess?” Zoë raised her hand to answer.

“Hmm...\$26,000?” she answered.

“All right. That sounds closer to the actual cost. Let’s imagine this SUV costs me \$26,000. The third letter in the word SMART is ‘A’, which stands for attainable. This letter determines if your goal is realistic. Too often, people set goals that are too difficult for them to reach, and will quit trying out of frustration or disappointment. If I want a specific SUV that’s located five states away from my house, is it attainable to go there and bring it to my house in 20 minutes?”

“No!” the class answered in unison.

“Right! That’s not realistic. Can I bring it home in two weeks?” she asked.

“Yes!” the class again answered in unison.

“Very good. The next letter is ‘R’, which means relevant. A relevant goal fits into your life now and in the future. For me, it’s relevant to own an SUV since I have twin toddlers, and need enough room for us and our items. But, let’s say it *wasn’t* relevant for me to buy one. What are reasons buying an SUV might not be relevant in my life?” she asked.

“If you don’t have enough money to pay your current bills and buy the car,” answered Chris.

“Great example, Chris. José, what’s your answer?”

“You can’t because you’re sick and the cost isn’t worth it if you’re not using the car,” answered José.

“Good thinking. It’s probably not wise to invest in a car I don’t plan to regularly use. Very good answers, class!

The last letter is ‘T’, which means time-based. Why do your goals need a target date?” Jacob raised his hand to answer, even though he knew Mrs. Wellington was hesitant to choose him after his last answer. She called on him anyway.

“Because people can become lazy and might not finish,” he answered in a serious voice.

“Thank you Jacob for your mature answer,” she replied. “A timeline allows you to keep going until you’ve reached your goal. If you’re struggling to meet the target date for your goal, you might need to re-evaluate your goal and the time it’ll take to reach it.”

“Now, I want everyone to flip their work sheet over to the exercise titled ‘SMART Goals.’ You’ll answer the questions based on the goal you identified in the first exercise. Please work on this for the rest of the hour, then turn it in to me at the end of class,” Mrs. Wellington instructed the class.

Cam noticed the SMART Goal work sheet was challenging, and wondered if it was worth filling out. He thought to himself, “Could this work sheet really help me get into soccer camp? Guess I’ll find out!”



Set **SMART** Goals



Do you have a list of items you'd like to buy or accomplishments you'd like to experience? Whether your goal is purchasing a car, taking a trip, or saving for the unexpected, it's important to plan ahead. Did you know that how you plan can set you up for success or lead to failure?

Set SMART goals to increase your chances of success. SMART goals are:

- **Specific.** Answer the questions who, what, when, and why, which will help you pinpoint exactly what you want and the steps you should take to get there.
- **Measurable.** Set criteria to help you measure your progress. Ask yourself some key questions - how much/many? How often? How will I know I've reached my goal?
- **Attainable.** Goals should stretch and challenge you, but they shouldn't break you. Recognize what is and isn't in your control, then set your goal(s) accordingly.
- **Relevant.** Is your goal relevant to your life? Relevant goals impact your present and shape your future. Identify all the positive ways reaching your goal will affect your current situation and future circumstances.
- **Time-Based.** Every goal needs a timeline; without one, it's more difficult to keep making progress. If your goal is long-term, set short-term, interim goals to help you measure your progress toward your ultimate goal.

Now it's your turn. Use the "My Goal" work sheet on the next page to outline your SMART goal.



My Goal: _____



SMART Definitions	Questions to Ask	Pieces of My Goal	My Steps to Take
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Measurable: goals need criteria to help you measure progress - like amount or frequency.	How much? How often? How many?		
Attainable: goals should be challenging, but within reach.	Do I have the talent, ability, and resources to get what I want?		
Relevant: goals should relate to your circumstances and meet your current and future needs.	How would reaching this goal affect my life now and in the future?		
Time-based: goals need a set timeline to help you keep moving forward.	How much time can I give to reaching my goal?		



Lesson 3: *Reflection*

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Answer the following questions in the space provided.

1. Who among your friends and family is setting and achieving personal goals?

2. What can keep you motivated to reach your goal(s)?

3. What would you do if your SMART plan for reaching your goal didn't work out?

SMART Goals Quiz

1. What are the two types of goals Mrs. Wellington taught her class about?

2. Which type of sports camp was Cam saving money to attend?

3. Name one of the classmates in the story and the goal he or she wanted to achieve.

4. What word should you remember to help you set reachable goals?

5. When you're _____ you're outlining the "who, what, when, where, how and why" of your goals.

6. Cam wanted to attend the sports camp, but his parents said he had to come up with _____ of the money.

- a. Half
- b. None
- c. One-fourth
- d. Three-fourths

7. Making sure your goal is measurable is generally connected to answering these questions.

- a. How often and why?
- b. How much and how many?
- c. How often and how many?
- d. Why and how much?

SMART Goals Quiz

8. Someone who sets a goal that isn't _____, may feel dissapointed.
- a. Easy enough
 - b. Hard enough
 - c. Lengthy
 - d. Attainable
9. A _____ goal is one that makes sense in my life now and in the future.
- a. Responsible
 - b. Relevant
 - c. Reliable
 - d. Retainable
10. Setting a _____ allows a person to meet a due date.
- a. Timeline
 - b. Dream
 - c. Boundary
 - d. Goal

SMART Goals Quiz Answer Key



1. Short-term and long-term goals.
2. Soccer camp.
3. Answer may vary:
 - d. Tyler - running faster in football games.
 - e. Zoë – making straight A's so her parents will get her a new tablet.
 - f. Chris – going to the local gym as a family.
 - g. José – raising money for the student council's spring dance.
 - h. Taye – his parents paying for half of his brother's used car.
4. SMART.
5. Specific.
6. Half.
7. How much and how many.
8. Attainable.
9. Relevant.
10. Timeline.