**SMART Goal**

Student’s Name

Course Name and Number

University Affiliation

Professors Name

Due Date

**SMART Goal**

**Introduction**

Often in life, every person has a desire or an objective they aim to achieve within a specific time range. To accomplish the propagated desires, various persons follow the criteria of setting a goal. Setting a goal is significant since it helps maintain focus on triggering new behaviors. These goals help you maintain a momentum in life that is fundamental to promoting a sense of self-mastery. However, some of the goals set do bounce, but with adherence to the smart goal’s strategy, the plans get achieved excellently. Moreover, proper management of the dream helps in the measurement of the purpose and improving where necessary. Therefore, the SMART goal strategy development is paramount to the attainment of the most propagated goals and visions (Oleksandra et al., 2019). I had laid out some goals that I was aiming to achieve during life to build my credit score, buy a new bigger car, and internalize meditation criteria.

**SMART goal**

The SMART goal strategy holds that the goal set should be Specific, Measurable, Achievable, Realistic, and Timely. The technique incorporates all these goals to help focus all efforts and increase the chances of attaining the goal. For a plan to be effective, it must be specific; it outlines the objectives to be met, the person responsible for following up the objectives, and the methodology to adhere to. By propagating the goal to be measurable, it must postulate a specific criterion that scales the progress towards attaining the goal. An achievable goal should be realistic; should not ride on a high pedestal where the organization or person inevitably tumbles (Giol, 2018). The goal set should be realistic, meaning that it should not be set without an aim. Attainment of the goals should subtend a series of benefits. Lastly, the goal should not stretch to infinity; therefore, it should have an attached deadline. Thus, internalization of the SMART goal strategy is an essential feature while setting a goal.

**My SMART Goals**

When writing down a goal, a person always internalizes the aims and the objectives they must adhere to before a given time lag ends. Before the lapse of the year 2021, I was propagating to achieve several goals that I had defined. However, since I aim to attain them all, I had to internalize the SMART goal strategy with the goals since they are fundamental projections in life. First, I was aiming to build my credit score. A good credit score would help me achieve several financial objectives that I had planned. For the goal to be specific, I aimed for an 800-credit score. This would be attained by boosting my credit score by 20 to 25 points monthly. The reasons behind building the credit score were to obtain another house at a lower interest rate, therefore, establishing its relevance (Kear, 2017). Achieving this by the year 2021 will be a step further towards improving my family status since an expansion in the housing programs is paramount while you age; children and visitors shall get a place to crash, and all at a lower interest rate.

Secondly, I aim to buy a new car, one which is bigger and more spacious. I want to buy a Cadillac XTS as my new car. To achieve purchasing this new car, I will be demanded to save between $15000 – 20000, since the price of the car ranges between the amounts. I shall budget to set aside between $700 - $1000 monthly for the entire year. The Cadillac XTS car that Is postulating to buy is more considerable and spacious; therefore, it will improve the social class.

Lastly, I was aiming to learn methodologies to meditate. The main objective of searching for new meditation methodologies is to restructure and improve my prayer life. I shall analyze my sleep schedules, substitute my 1-hour nap time for prayer and meditation time. The reason behind the effort to improving my prayer life and meditation skills is because I want to get closer to God. The propagated objective of an improved prayer life and new meditation techniques that will extend for an hour a day is planned to be attained within six months. Accomplishing this objective will be a step closer to making my relationship with God more comprehensive since I will be able to straighten on my mannerisms.

**Examining Relevance of the Goals**

These goals are realistic since setting a credible credit score will help lower the interest rates to acquiring debt and a decreased cost of debt. Though a shrink in the price of debt is a secondary goal, attaining financial liberty and security is a step closer to achieving long-term and short-term financial goals. In most instances, 85% of the projects undertaken by people and organizations fail due to insufficient financial muscle to further drive their projects (Kear, 2017). Moreover, buying a new car is a realistic form of investment since a vehicle will help in simplifying my means of movement. Furthermore, the vehicle has a secondary advantage since I can liquidate the car if I encounter a liquidity issue (Giol, 2018). Saving for the new car shall also help me develop unique saving mannerisms which I had not initially developed. Improving my prayer life is a significant aspect of Christian virtues. Most Christians house the notion that prayer helps expand a person’s faith (Giol, 2018). A prayerful life can also help to equip a believer with a greater sense of God’s purpose in their lives.

**Conclusion**

In different stages of life, people often set goals and visions they envy to achieve. However, an idea to become a goal, they attributed a maturity date. Most people work toward the attainment of their plans by dedicating vast amounts of time to them. These criteria get amalgamated with the SMART goal strategy, which acts as a route map to a goal set. I internalized the SMART goal concepts, where I applied them as a fundamental steppingstone to accomplishing my goals. I was longing to gain some financial liberty by amending my credit rating. This would help me to get a house at a lower interest rate. I also aimed at buying a new bigger spacious car that would be significant for the family. Lastly, I sought to perfect my relationship with God by improving my prayer life. These dreams were realistic since they aimed at propelling my life further to a stable position. Goals are set with the aim of changing a situation.

**References**

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