

# Teens: Draw Your Savings Goals!

## Why is Saving Smart?

Everyone has an idea of what saving money means. A lot of us think saving just means not spending. While not spending is part of it, that sounds pretty boring doesn't it?

Here's our definition of saving: Savings means holding onto a certain amount of money for spending in the future. (Notice we didn't say holding onto all your money.) Plus, the future part is what makes saving fun. Dream big and set goals!

**Smart savings starts with a goal that is:**

**S**pecific  
**M**easurable  
**A**chievable  
**R**esults-based  
**T**imed

**Draw a picture of your goals or cut out pictures from magazines or the Internet and paste them here. Short-term goals** are less-expensive things you'll want or need within the next year. **Long-term goals** are more expensive things you plan to invest in - things you will want in 7-10 years or more.



**Drawing or photo of my Short-Term SMART Goal**

**My SMART short-term saving goal is:**

My short-term goal will take

month/years and \$  to accomplish

**Drawing or photo of my Long-Term SMART Goal**

**My SMART long-term saving goal is:**

My long-term goal will take

years and \$  to accomplish