

S.M.A.R.T. Goal Guide

How to convert a dream into a goal

Dreams are unrefined hopes and cost-free aspirations that we might do some day. Converting a dream to a goal is a decision to take tangible steps to pursue it. Goals are specific future targets that we are committed to becoming or accomplishing in an action-oriented, time-specific way.

Step 1: Choose an objective

Choose a dream you want to pursue or an area of your life you want to work on. *The Wheel of Life Exercise* can help you decide what to focus on.

Step 2: Make it S.M.A.R.T.

Next, try to define dreams or areas in your life that you want to work on using the S.M.A.R.T. format of: Specific, Measurable, Attainable, Relevant, and Time-specific.

Use the definitions below as a guide for refining your goal:

Specific: A goal is specific when you can describe it concretely to others.

Example: “I want to be wealthy” is not a specific goal—how much money is wealthy? “I want to be a millionaire by the time I’m 40,” or “I want to be able to retire at my current income when I’m 60” is specific.

Measurable: You need to be able to recognize when you’ve accomplished it.

Example: “I want to be a better leader” is not a measurable goal—how do I know when I’m “better”? “I want to improve my leadership skills by completing a coaching certification this year” is a measurable goal.

Attainable: It can’t be a pipe dream or something unable to be realized.

Example: “I want to take a second honeymoon on our anniversary this year” is probably unattainable if you are seven months into a pregnancy and your anniversary is in two months.

Relevant: A goal is relevant when it’s important to you—when it references your values.

Example: “I want to be making all our payments on time by December” is a relevant goal for someone whose core personal financial value includes being debt free.

Time-specific: Goals are not open ended—they have dates attached.

Example: “I want to start a home for unwed mothers” is not time-specific; while “I want to get the training I need to start a home for unwed mothers and launch it in the next five years.”