

Tips:

- When faced with tough decisions, don't look at the first choice as the only choice.
- Talking to others can be helpful, but you know what is best for you and your family.
- Write your goal down or carry a picture that reminds you of it.
- A goal can help you decide how to use time, energy, and talents—as well as money.
- For more information to help you reach your goals, contact your local UW-Extension Family Living staff.

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Family Living Programs



What is something you need or want to do in the next few months? _____

Repay a debt? Find an apartment? Buy a car?

This is a goal.

So how do you reach the goal?

Basic steps in deciding how to reach a goal are shown here.

Make decisions by checking out all possible choices that can help you meet your goal!



Step 4. Make your decision. Go for the goal! Take actions needed.

Step 3. Think about the consequences of each choice:

choice	advantage and costs
a. _____	_____
b. _____	_____
c. _____	_____

Step 2. Think about all the choices.

Step 1. Identify the problem: (What needs to happen?)

Goal setting and decision making are basic to money management.