

What About Goals?

NIITSITAPI TEACHING: AWARENESS AND OBSERVANCE IN OUR ENVIRONMENT

We are embracing the Niitsitapi teaching of being aware and observant of our environment.

Inspired by Black Elk’s wisdom, “Everywhere is the center of the world. Everything is sacred,” we recognize that our personal values, shaped by our teachings, are central to our life paths and financial planning.

OUR RESPONSIBILITY TO OUR COMMUNITY IN OUR PERSONAL GOALS

Reflecting on our traditional ways of life, we understand the importance of setting goals that benefit not only ourselves but also our families and communities. Emphasizing the need to rely on support, tools, and resources both within and outside our communities for impactful goals.

AREAS OF YOUR LIFE YOU CAN USE GOAL SETTING

- ◆ **Personal Development:** Goals related to work, education, and personal growth.
- ◆ **Physical and Mental Wellbeing:** Prioritizing health and wellness.
- ◆ **Relationships:** Strengthening bonds with family and partners.
- ◆ **Finances:** Objectives for saving and investing.

TYPES OF GOALS

- ◆ **Immediate Goals (Up to Six Months):** Simple daily actions like going for a walk, completing a book, completing a project, organizing your closet.
- ◆ **Short-Term Goals (Up to One Year):** Achievable objectives like saving money, drinking more water, changing your job, and completing a course.
- ◆ **Long-Term Goals (One Year and Beyond):** Significant aspirations such as saving for a major purchase, becoming a knowledge keeper, becoming a business owner, completing a degree, and funding your retirement.



Let's Talk SMART Goals

Plan to do it, or it won't happen

WHAT IS A SMART GOAL?

A SMART goal is a clear plan that helps you succeed by making your goal Specific, Measurable, Achievable, Relevant, and Time-Bound.

This method helps break down long-term dreams into small, manageable steps, keeps you accountable, and shows you the progress you're making along the way. When you create your goals using the SMART template, you set yourself up for success by turning big ambitions into a series of clear, attainable milestones.



SMART	Short-Term Goals (Up to One Year)
SPECIFIC	WHAT DO YOU WANT TO DO? Get specific about your goal, the people involved, the resources needed, the timing, places, and reasons for setting this goal. Who? What? Which? Where? Why?
MEASURABLE	HOW WILL YOU KNOW WHEN YOU'VE REACHED YOUR GOAL? What metrics can help you measure success or failure? Why is this measurement meaningful? Are this metrics around time, money, traction, volume, frequency? How much? How many? How often? How to measure?
ACHIEVABLE	IS IT IN YOUR POWER TO ACCOMPLISH IT? Have you set a realistic goal that you see can come true? What other skills or resources do you need to make this goal attainable? Can someone you trust think of what skills or resources you may need to complete this goal?
RELEVANT	CAN YOU REALISTICALLY ACHIEVE THIS GOAL AND IS IT RELATED TO YOUR OVERALL SUCCESS? Is this goal in line with your needs, wants, and values? Is this goal a natural fit or is it unrelated to your bigger picture? Is the timing right? Is your time worth completing this goal? Are you the right person to work on this goal?
TIME-BOUND	WHEN EXACTLY DO YOU WANT TO ACCOMPLISH IT? WHAT DATE? Can you set milestones of deadlines on this goal that are not just the end goal? In what timeline can you realistically achieve this goal? When is it?



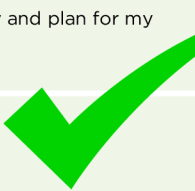
Let's Talk SMART Goals

Examples of Smart Goals

IMMEDIATE GOAL: Complete my personal budget by end of the workshop.

**S
M
A
R
T**

SPECIFIC	What do you want to do? Explain the: Who? What? Which? Where? Why?	Write down all income, list expenses and complete the budgeting session in the LIFT Workshop.
MEASURABLE	How will you know when you've reached your goal?	A completed written budget that I can review in hand.
ACHIEVABLE	Is it within your power to complete this goal?	Yes, it only takes one day to gather my information using my online banking and I have the time set aside to do it at the workshop already.
RELEVANT	Can you realistically complete this goal and is it related to your overall success?	Budgeting is essential to take control of my money and plan for my future and to lower my debt.
TIME-BOUND	When exactly do you want to complete your goal? What date?	By the end of the workshop today.



SHORT-TERM GOAL: Earn an extra \$300 in income over the next six months to help pay off debt.

**S
M
A
R
T**

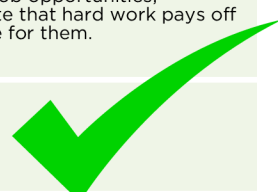
SPECIFIC	What do you want to do? Explain the: Who? What? Which? Where? Why?	Find small ways to earn extra money. I can offer babysitting, yard work, grass cutting, and selling baked goods.
MEASURABLE	How will you know when you've reached your goal?	Track my extra income on a chart that I will create today. It will have a column to track the amount earned, the date I earned it, and what the total amount earned is.
ACHIEVABLE	Is it within your power to complete this goal?	Earning \$300 over 6 months means about \$50 extra per month which is a realistic target for me. That is one night of babysitting, or two yards of grass cutting.
RELEVANT	Can you realistically complete this goal and is it related to your overall success?	Extra income can help reduce my debt and give me confidence to keep up with my financial planning. It will give me hope. Money does come to me.
TIME-BOUND	When exactly do you want to complete your goal? What date?	Within six months of today's date.




Let's Talk SMART Goals

Examples of Smart Goals

LONG-TERM GOAL: Go to school at the Northern Lakes College for a one-year program starting next fall (September 26, 2026)		
S	SPECIFIC	<p>What do you want to do? Explain the: Who? What? Which? Where? Why?</p> <p>Plan to return to school by completing all steps needed to ensure stability in my household and needed for enrollment.</p>
M	MEASURABLE	<p>How will you know when you've reached your goal?</p> <p>Meet key milestones:</p> <ol style="list-style-type: none"> 1. Set up a stable income (funding maybe?) 2. Arrange childcare 3. Get a laptop to study from home 4. Complete any required upgrading (I need math 20) 5. Complete and submit the application 6. Get accepted into the program
A	ACHIEVABLE	<p>Is it within your power to complete this goal?</p> <p>With careful planning and support from my friends, family, and community resources these steps can be managed, but one-by-one throughout the year so I don't get overwhelmed or run out of time./</p>
R	RELEVANT	<p>Can you realistically complete this goal and is it related to your overall success?</p> <p>Further education will open up new career/job opportunities, improve my financial future, and demonstrate that hard work pays off to my children while setting a good example for them.</p>
T	TIME-BOUND	<p>When exactly do you want to complete your goal? What date?</p> <p>Goal ends on the first day of college next fall. September 26, 2026.</p>



BEST TIPS FOR EFFECTIVE GOAL SETTING

- ◆ **Positive Mindset:** Start with the right attitude and clear intentions.
- ◆ **Simple Beginnings:** Write down your first goal, keeping it straightforward.
- ◆ **Accountability:** Hold yourself responsible for making progress.
- ◆ **Consistency:** Regularly work towards your goals.
- ◆ **Celebration:** Acknowledge every achievement, big or small.



Make SMART Goals

EXTRA FORMS IN TAB 8

It's Your Turn to Make Some SMART Goals for You!

IMMEDIATE GOAL:

**S
M
A
R
T**

SPECIFIC	What do you want to do? Explain the: Who? What? Which? Where? Why?	
MEASURABLE	How will you know when you've reached your goal?	
ACHIEVABLE	Is it within your power to complete this goal?	
RELEVANT	Can you realistically complete this goal and is it related to your overall success?	
TIME-BOUND	When exactly do you want to complete your goal? What date?	

SHORT-TERM GOAL:

**S
M
A
R
T**

SPECIFIC	What do you want to do? Explain the: Who? What? Which? Where? Why?	
MEASURABLE	How will you know when you've reached your goal?	
ACHIEVABLE	Is it within your power to complete this goal?	
RELEVANT	Can you realistically complete this goal and is it related to your overall success?	
TIME-BOUND	When exactly do you want to complete your goal? What date?	



Make SMART Goals

It's Your Turn to Make Some SMART Goals for You!

LONG-TERM GOAL:		
S	SPECIFIC	What do you want to do? Explain the: Who? What? Which? Where? Why?
M	MEASURABLE	How will you know when you've reached your goal?
A	ACHIEVABLE	Is it within your power to complete this goal?
R	RELEVANT	Can you realistically complete this goal and is it related to your overall success?
T	TIME-BOUND	When exactly do you want to complete your goal? What date?

**EXTRA
FORMS IN
TAB 8**

