

New Year Reflections on Homeownership

The new year offers a chance to pause and reflect on lessons learned from the previous year and make goals for the upcoming year. A [SMART goal](#) is a tool that helps people get specific about what they intend to accomplish in a fixed amount of time. Setting goals is the first step toward achieving your dreams. This tool teaches you how to effectively set goals that are **SMART** meaning they are **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime bound.

Consider the following reflection questions about 20____ to help you decide on a SMART goal for the new year in 20____. You can use this worksheet over and over again – just fill in the current and upcoming year, and next year print off a new copy to fill in again!

Financial Management	Home Maintenance	Community building
What financial goals did you meet in the last year?	What projects did you tackle in the last year?	How have you shown up for your community in the last year?
What were some of the financial challenges you faced?	What went well? What was challenging?	Was there anything that made it easier or more difficult to show up for your community last year?
Who helped you along the way? How did you learn what you needed to accomplish?	Who helped with the project? How did you learn the skill?	How would you like to show up in your community in the coming year?

Based on the reflections above, what is something you'd like to achieve in the new year?

To make this goal “**SMART**” it must be **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime bound. Answer the following questions about your goal, and write your SMART goal on page 3 with all of the information from your answers:

SMART Characteristic	Questions to Ask Yourself	Example	Your Answers
Specific	What will I achieve? Who will benefit from the goal? What specific thing will I accomplish?	<i>Meet my neighbors.</i>	
Measurable	How much? How many? How will I know when it's done?	<i>I want to meet 3 neighbors.</i>	
Achievable	Is this goal something that I can actually reach? Do I have the tools and support I need to accomplish this goal?	<i>I can meet my neighbors by hosting an event and dropping off invitations.</i>	
Realistic	Is this something that I really want? Is now the right time to do this? Why is this goal important?	<i>I would like to be better connected to my community. It would be great to know who lives nearby.</i>	
Time Bound	When will I reach this goal? Is the time frame reasonable?	<i>The early summer would be good for this goal because I can have an event outside.</i>	

Using your answers from the table in page 2, **create a SMART goal** in a short sentence or two. A possible SMART goal from the example above could be:

“It is important for me to know who lives in my neighborhood. By June I will host a potluck to get to know at least 3 neighbors.”

Write your SMART goal below in a sentence or two that includes all of the information from the table in page 2.

Add any resources, notes, reminders, or other things that will help you achieve your goal below.



My 2025 Goal



In the book *The Little Prince*, the author Antoine de Saint-Exupéry states, “A goal without a plan is just a wish.” Creating a SMART goal will help you get specific about what you want to achieve in the new year. Print out this page (or create your own version) and post it on your fridge. Use this as a reminder to keep working towards your goal!

