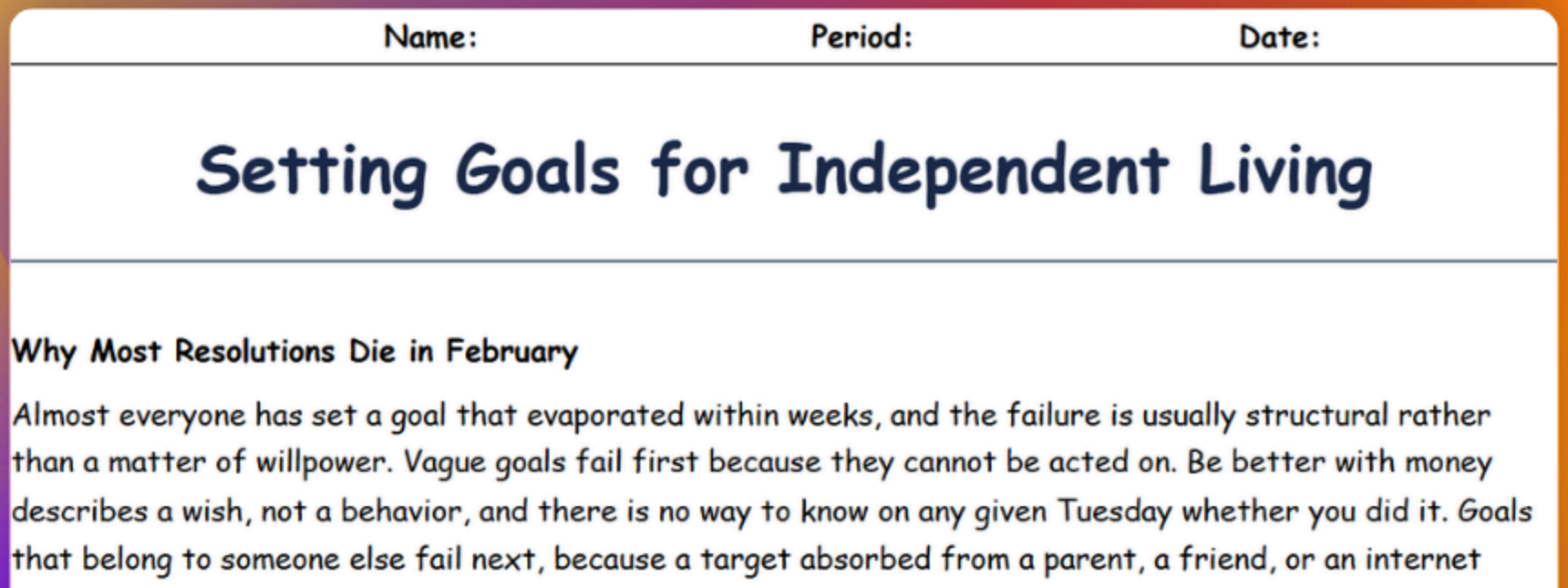
NO PREP

Setting Goals for Independent Living

Includes: Student reading, case study, differentiated questions, teacher key



Name: Period: Date:

Setting Goals for Independent Living

Why Most Resolutions Die in February

Almost everyone has set a goal that evaporated within weeks, and the failure is usually structural rather than a matter of willpower. Vague goals fail first because they cannot be acted on. Be better with money describes a wish, not a behavior, and there is no way to know on any given Tuesday whether you did it. Goals that belong to someone else fail next, because a target absorbed from a parent, a friend, or an internet

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Writing a Goal That Survives Contact

The most widely taught fix is the SMART framework, which requires a goal to be specific, measurable, achievable, relevant, and time bound. Specific means naming exactly what will happen, so save money becomes deposit two hundred dollars into a separate savings account. Measurable means a number exists that settles whether it happened. Achievable means the target is genuinely reachable given actual income, time, and obligations, since an impossible goal is abandoned rather than pursued. Relevant means it connects to something the person actually values, which is the step most often skipped and the one that determines survival. Time bound means a

deadline exists. Applied to a first apartment, be ready to move out becomes save twenty one hundred sixty dollars for move in costs by depositing one hundred eighty dollars on the first of each month for twelve months. That version can be checked, adjusted, and either met or missed honestly. Two additions make it stronger. Implementation intentions, meaning a written plan in the form of when this happens, I will do that, substantially improve follow through by deciding in advance rather than in the moment. Naming obstacles before starting works the same way, since the person who has already decided what to do when a friend suggests an expensive weekend is not making that decision under social pressure with no plan.

Sorting Goals by Distance and Domain

Goals are usually organized by time horizon, and the sorting matters because different horizons require different tools. Short term goals take under a year and respond well to habit and routine, such as building a three hundred dollar starter emergency fund or completing a food handler certification. Medium term goals run one to five years, need milestones to stay alive, and include things like completing a credential, buying a reliable used car, or saving a full emergency fund. Long term goals run beyond five years, are the ones most vulnerable to drift, and include homeownership, retirement saving, and career advancement. The key relationship is that short term goals should be the visible steps of the longer ones. A short term goal that contradicts a long term goal is how people stay busy while going nowhere. Domains matter as much as horizons, and a plan covering only money is not an independent living plan. Financial goals cover emergency savings, debt, and credit. Career goals cover credentials, experience, and advancement. Housing goals cover the move out sequence. Health goals cover insurance, a primary care provider, and routine care that people skip until something hurts. Relationship goals cover the support network that everything else depends on. Personal development goals cover the skills adulthood requires, including several from this course. Reviewing all six periodically prevents the common outcome of optimizing one domain while another quietly deteriorates. Writing all six down on a single page is a useful exercise precisely because it exposes conflicts. A career goal requiring night classes and a health goal requiring consistent sleep are not impossible together, but seeing them side by side forces the trade off to be decided deliberately instead of resolved by whichever one happens to be more urgent that week.

The Order Independent Living Actually Happens In

Independent living has a sequence, and attempting it out of order is what strands people. Income comes first, because everything downstream depends on it, which means employment stable enough to plan around and a realistic picture of take home pay after taxes and deductions rather than the advertised wage. A budget comes second and must be built from actual numbers, tracking real spending for a month before setting targets, since a budget built from guesses fails on contact with the first grocery run. A starter emergency fund comes third, and this ordering is deliberate. A small cushion, often described as five hundred to a thousand dollars, is what prevents an ordinary car repair from becoming credit card debt, and it should exist before any optional spending goal. Credit comes fourth and takes time, which is why it must be started before it is needed, since the person who first thinks about credit while sitting in a leasing office has already lost. Building it means using a small amount of credit, paying it in full and on time, and keeping balances low relative to limits. Move out savings come fifth and cover deposits plus a buffer for the first months. Insurance comes sixth, including health, renters, and auto where relevant. Retirement saving comes last in sequence and first in leverage, because an employer match is money declined by not participating, and time is the input compounding rewards most.

Reviewing, Adjusting, and Not Quitting

The half of goal setting that gets skipped is what happens after the plan exists, and it is where most of the actual outcome is determined. Track progress in a visible way, whether an app, a spreadsheet, or a number written on a paper calendar, because feedback is one of the conditions under which goal setting research finds specific goals actually outperform vague ones. Schedule reviews rather than waiting to feel like reviewing, with a brief monthly check and a longer annual one. When a goal is missed, the useful response is diagnostic rather than moral. Ask whether the target was unrealistic, whether the plan was flawed, whether circumstances changed, or whether the goal stopped mattering, because each of those points to a different correction and only one of them is a reason to try harder. Adjusting a goal is not failure. Circumstances genuinely change, and a plan that cannot bend gets abandoned instead. Expect setbacks and decide in advance what happens after one, since the difference between people who reach goals and people who do not is rarely

the absence of missed months. It is whether a missed month ends the project. Celebrate milestones, because a target reached in silence teaches nothing about repeating it. Independent living is not a line a person crosses once. It is a set of decisions remade continually, and the review is where they get remade on purpose.

Key Information: Goal Setting for Independent Living

Detail	Information
Common Failure Cause	Vague wording, borrowed goals, missing deadlines, or demanded perfection
SMART Criteria	Specific, measurable, achievable, relevant, and time bound
Implementation Intention	A written when this happens, I will do that plan decided in advance
Short Term Horizon	Under one year, driven by habit and routine
Medium Term Horizon	One to five years, kept alive by milestones
Starter Emergency Fund	Roughly five hundred to a thousand dollars before optional goals
Independent Living Order	Income, budget, emergency fund, credit, move out savings, insurance
Missed Goal Response	Diagnose target, plan, circumstances, or relevance before trying harder

Case Study: Elena Rewrites the Whole Plan

Elena is eighteen, working twenty five hours a week at a pharmacy, and living at home. In January she wrote one goal on a sticky note above her desk: move out this year. By June she had saved four hundred dollars and felt like a failure every time she looked at it. In her FCS class she rebuilds the goal from scratch. She calculates that a one bedroom near work runs about nine hundred fifty a month, that move in will cost roughly twenty three hundred with deposits, and that her take home pay is smaller than she had been assuming because she had used her hourly wage. She writes a new plan: deposit one hundred ninety dollars on the first of every month, keep the starter emergency fund of six hundred dollars separate and untouched, and revisit in October. She adds one line at the bottom that her teacher suggested: if a paycheck is short, I deposit whatever I can and do not skip the month.

1. Identify three specific weaknesses in Elena's January goal, and explain how her June version corrects each one.

2. Explain what the sentence Elena added at the bottom is doing, using the reading's discussion of setbacks and implementation intentions.

Multiple Choice

1. Which SMART element does the reading say is most often skipped and most determines survival?

    a) Measurable, because a number settles whether it happened

    b) Time bound, because a deadline forces the work to start

    c) Achievable, because impossible targets get abandoned very early

    d) Relevant, because the goal must connect to something valued

2. In the independent living sequence, what does the reading say comes before optional spending goals?

    a) A starter emergency fund of several hundred dollars

    b) Establishing a credit history with a small account

    c) Enrolling in an employer retirement plan with a match

    d) Saving the full deposit needed for a first apartment

3. When a goal is missed, what response does the reading recommend?

    a) Restarting the streak from the beginning immediately

    b) Diagnosing whether the target, plan, or relevance failed

    c) Replacing the goal with a shorter time horizon

    d) Increasing the monthly amount to recover lost ground quickly

Matching

Write the letter of the correct definition on the line next to each term.

Term	Definition
1. ___ SMART goal	A) A small cushion that keeps an ordinary repair from becoming debt
2. ___ implementation intention	B) A target reachable in under a year and driven by habit and routine
3. ___ short term goal	C) A target that is specific, measurable, achievable, relevant, and time bound
4. ___ starter emergency fund	D) Actual earnings remaining after taxes and payroll deductions
5. ___ take home pay	E) A decided in advance plan phrased as when this happens, I will do that

Fill-in-the-Blank

1. A goal must be specific, measurable, achievable, relevant, and time _____.

2. Pay remaining after taxes and deductions is take _____ pay.

3. A small cushion before optional goals is a starter _____ fund.

Short Answer

Answer each question in 2-4 complete sentences.

1. Explain why the reading says a goal set at the wrong altitude produces a year of feeling behind.

_____

_____

_____

2. Why does the reading argue that credit must be built before it is needed?

3. Explain why the reading calls adjusting a goal something other than failure.