



*your dream, your plan, your future*

**Navigating Your Financial Future** offers many free financial resources such as online workshops, helpful links, recorded presentations, a monthly E-newsletter, and more!

**Questions?**

Visit [www.NavigatingYourFuture.org](http://www.NavigatingYourFuture.org) and select the "Contact Us" tab to request additional assistance from an Outreach Representative.

**Additional Resources:**

[www.BigFuture.CollegeBoard.org](http://www.BigFuture.CollegeBoard.org)

[www.MappingYourFuture.org](http://www.MappingYourFuture.org)



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# School and Life Management



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NAVIGATING YOUR  
FINANCIAL FUTURE

## Decide on your goals.

Use the SMART goal technique to set goals in an achievable format to ensure success. Short term goals (1 year or less) and long term goals (more than 1 year) can follow this pattern:

- S: Specific (Name it and claim it.)
- M: Measurable (What are the benchmarks?)
- A: Attainable (How will this occur?)
- R: Realistic (Is this reasonable?)
- T: Time based (What is the deadline?)

- Set priorities. Learn to say no to commitments that do not meet your priority list.
- Have a backup plan. Network with family and friends to seek backup childcare, transportation, and other items while attending school.
- Set a schedule that works for you.
- Study, study, study. Discipline yourself to plan ahead and complete assignments early to avoid unexpected emergency, illness, or work obligations.



## Manage your time.

## School and Life Management

Decide on your goals.  
Manage your time.  
Stay on track with your goals.  
Celebrate the small things.  
Know where to find help on campus.

## Stay on track with your goals.

Create a circle of support by surrounding yourself with family and friends who encourage your educational goals. Stay accountable.

First generation students will need to communicate their goals and the importance of this educational journey to family members who may not understand or be supportive.



## Celebrate the small things.

Each completed assignment or passing test score is one step closer to reaching your goal of earning a degree or certificate.

## Know where to find help on campus.



Student support services are often found in the Student Affairs office, Learning Commons, or Career Center.

### Need help with homework?

Free or low cost tutoring services are available.

### Need childcare?

Many campuses offer free or reduced childcare options for enrolled students.

### Feeling overwhelmed?

Confidential counseling services are available for students. Referrals may be made to other agencies.

### Career assistance?

Campus career centers offer help with resumes and interview skills.

### Experiencing stress?

Check out the school's wellness center team for tips to reduce stress through exercise and nutrition.

### Need help balancing campus life?

Try enrolling in a college success class or seminars on time management and money management.

## Example of a SMART goal

Earn an Associate Degree in Nursing by attending a local community college full time for two years.

**S:** Obtain an AA in Nursing **M:** Passing grades in required courses **A:** Enroll in local community college **R:** Nursing - high demand career in my town **T:** 2 years