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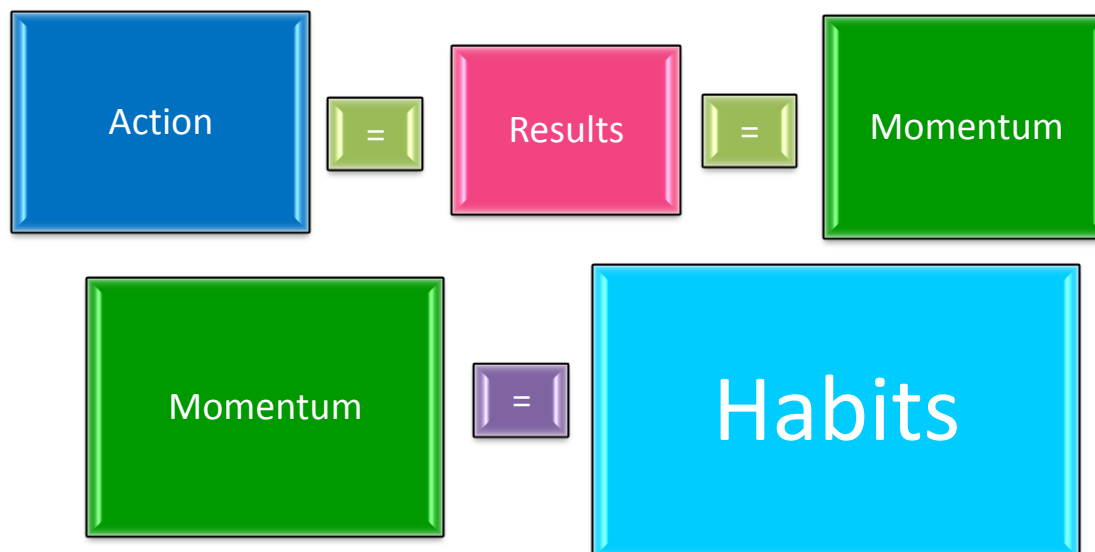
Creating a Strong Financial Culture

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As a 501 (C) (3) organization VeteransPlus has been providing financial education and counseling for military members, veterans, survivors and their families since 2008. If you or someone you know are wanting to make a change for the better in their financial lives, then VeteransPlus has the experience to guide you. With Veteran counselors available, we take a one on one tailored approach to learning more about your unique circumstance and crafting specific solutions for you. Education is our foundation and bringing financial capability to you is our mission. Find us at www.veteransplus.org or call at 888.395.6632 for Financial Wellness.

In the coming weeks we'll bring you a series of articles focused around gaining a better understanding of what it means to be truly financially capable. With so many things occupying our thoughts in today's busy life it seems difficult at times to remain focused on our top priorities. We know firsthand of the challenges you face. It's important that you expect challenges to happen. When an unexpected event does come along, you must know how to get yourself back on the road to prosperity.

We are all at different stages in our financial lives. With that understood, we also share some commonalities. At the root of our common goals; whether it be simply getting back on track, college savings or a even a second home, we all need to have a financial capability that drives us towards these goals. When it comes to our finances, paying the bills on-time, reviewing the insurances, saving for tuition, for retirement or electing our benefits are items that we may need to pay more attention to. To maintain all of these things may seem to be overwhelming. That is why it's best to compartmentalize important items into manageable areas, so you don't feel as if it's too much to handle at once.



Creating goals is the first and most important step! Many of us have goals, but the question is just how clearly defined are they. Do you know with certainty how to accomplish your retirement goal, or the goal for your child's education? How do you structure your cash reserve goal in the most effective way? It's no secret that **well written goals are ones that are more likely realized**. Begin by creating a simple top down list of the goals you would like to achieve. Then rank them by priority with 1 = most important and 10 = least important.

We share with our members that the most preferred way to craft a goal is using the **SMART** acronym.

- **Specific**– the goal has a much greater chance of being accomplished than a general goal
- **Measurable**– establish concrete criteria for measuring progress toward the attainable goal you set
- **Attainable**– when you identify goals that are most important to you, you begin to figure out ways that you can make them come true.
- **Realistic**– to be realistic, a goal must represent an objective toward which you are willing and able to work. A goal can be both high and realistic. Only you can decide how high your goal should be.
- **Timely**– a goal should be grounded within a time frame. With no time frame tied to it there is no sense of urgency.

Once you've written your goals it's time to identify how to get there. We will discuss in later articles ways to gauge where you are in reference to your goal. Check back next time to see what new ways VeteransPlus may be able to help you become more financially capable.