Read this scenario from the Sorted Saving booklet:

Sam is at high school. He lives with his parents on a dairy farm and works with his father milking the cows every morning and night. It's hard work, but he earns good money – about $380 a month, which is a lot more than most of the other kids he goes to school with.

Sam sits down and works out some goals. He singles out two things he'll need serious money for in the next two years. First, he wants to go with his mate Mike and his family to Bali (great surf in Bali) – that's in six months' time and he'll need $2,000. Second, he wants a car. Not any old bomb, but a decent car worth a few grand. He's patient enough to wait a couple of years to get it. However, Sam is really into his music and up till now he's been spending most of his wages on iTunes downloads and new stereo gear. So he sets a goal of only spending $20 a month on his music and putting $80 a week in a savings account at 1.6% interest.

Using **Sorted's savings calculator**, Sam works out that he will have $2,298 in six months, and after two years (and after paying for his trip) he will have $7,192 – enough to buy the car he wants.

Task

Describe how Sam's goal is a SMART goal by filling in the table. It's okay to repeat information you have used in another row. Once you have completed the table, get feedback from your teacher on how you've done because you'll be doing a similar task in your assessment.
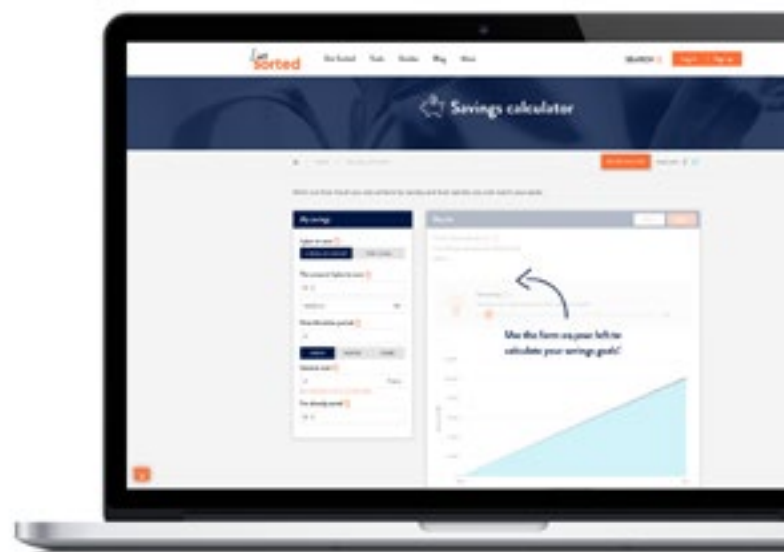
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