

VALUES, NEEDS, WANTS, AND GOAL SETTING INTRODUCTION

VALUES

A **value** is a belief or practice of what is important, desirable and worthwhile to an individual. Everyone has different values that guide their daily decisions.

Values can be influenced by:

- Family
- Friends
- Teachers
- T.V.
- Magazines
- Religious Affiliations
- Work

NEEDS & WANTS

A **need** is an item that is necessary for life.

- Food
- Water
- Shelter

A **want** is something that is unnecessary to life, but desired.

- iPod
- Play Station
- Designer clothes



GOAL SETTING

Short-term goals: Can be accomplished in 1 year.

Long-term goals: Can be accomplished in more than 1 year.

Education goals:

- Help individuals prepare for success in the workplace and life.
- Enable individuals to reach financial goals.

Financial goals:

- Are specific objectives to be accomplished through financial planning.
- Can be set to save money, repay debts, or make large purchases.
- Must be continually evaluated and adjusted to account for changes that occur throughout a lifetime.



A **goal** is something a person intends to accomplish.

SMART GOALS

Specific— State exactly what is to be done.

Measurable—Include how the goal can be measured.

Attainable—Determine steps to reach the goal.

Realistic—Do not set goals for something unrealistic.

Time Bound—State when the goal will be met.

What is important to you?



Write one short term goal:

Write one long term goal: