

# Commitment Resource Library

## Student Version



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## Characteristics of a Good Goal

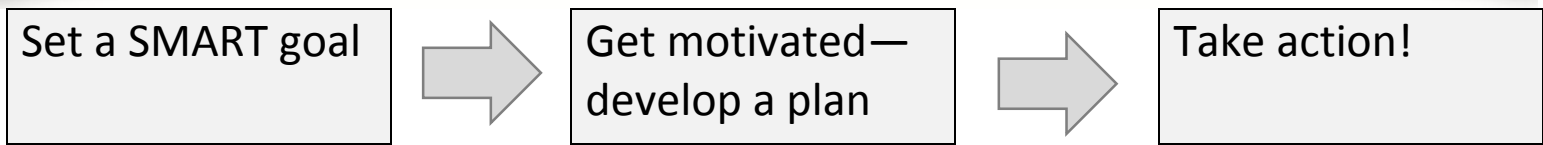
Goals are valuable blueprints for success. Good goals provide us with direction and should help motivate us into taking action. However, setting goals requires planning and forethought. When setting goals, it is important to keep them smart. Remembering the acronym “SMART” is a useful tool when setting goals. SMART goals have the following characteristics.

<b>S</b>	<b>Specific:</b> Goals should be clear, specific, and concrete. Be sure to answer what, where, when, and how while outlining your goal.
<b>M</b>	<b>Measurable:</b> If the goal is measurable, you will be able to evaluate your progress. By making the goal measurable, you will be able to adjust your plan accordingly and you will be able to tell when your goal is accomplished.
<b>A</b>	<b>Achievable:</b> Goals are meant to be challenging yet attainable. If you cannot actually achieve your goal, then you are more likely to get frustrated and give up.
<b>R</b>	<b>Realistic:</b> Everyone needs to be realistic when setting goals. Make sure that the goals you set for yourself are appropriate for your capabilities, resources, and skills.
<b>T</b>	<b>Time-bound:</b> Goals that are set without deadlines and time frames are more difficult to achieve because people tend to procrastinate. Therefore, specify a deadline for your goals and a timeline of smaller milestones that build toward the larger goal.

Here are some other questions to consider while setting your goals.

1. Is the goal flexible? Can it adapt to changing life circumstances?
2. Does the goal motivate you? If not, you might have to seek more of a challenge.
3. Is the goal visible? One way to make goals more visible is to write or print copies of your goals and tape them throughout your home or dorm.

Try to incorporate clearly defined, decisive, and attainable goals into your daily life. Regular engagement in goal-directed behavior will help you ultimately reach your goal.



## Unpacking Goals Worksheet

Setting goals helps people take action toward doing the things they want to achieve. One problem, however, is that when people set goals, they often fall victim to a phenomenon known as the planning fallacy.

In general, the planning fallacy is the idea that people tend to underestimate the time it takes to achieve goals. This happens all the time. A famous example is the Sydney Opera House. Construction began on the Sydney Opera House (pictured below) in Australia in 1959.



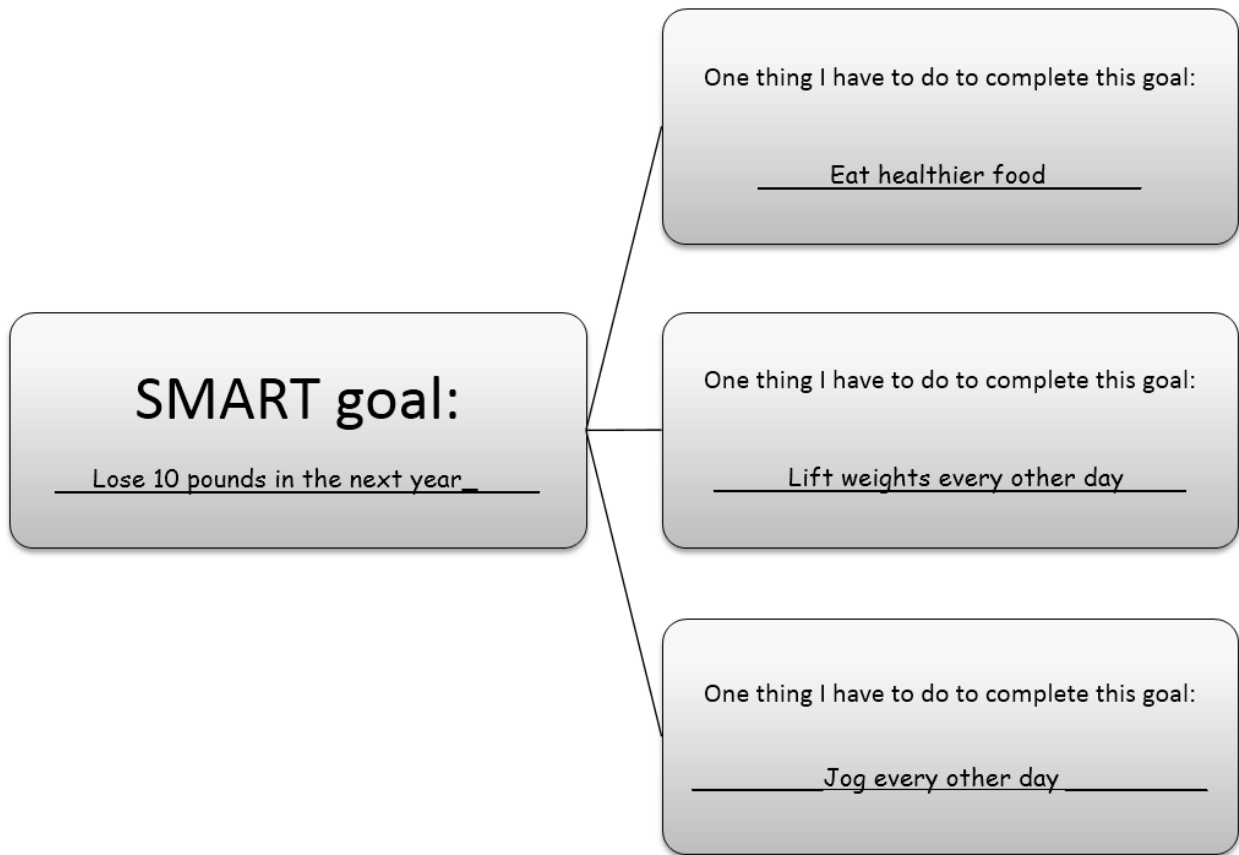
At the time, the goal was to spend \$7 million to complete the opera house by 1963. By the time the opera house was actually finished, it had cost \$102 million, and the year was 1973—ten years past the goal date. One reason the planning fallacy occurs is that people often do not break down goals into specific individual actions. For example, people underestimated how many years it would take to build the Sydney Opera House. They probably would have been more accurate in their estimate if they first considered how long it would take to complete each individual step of the construction, considering, for example, that constructing a large building requires buying supplies, hiring workers, framing walls, pouring concrete, etc. Breaking the process into steps would have led to a more accurate estimate of time.

One possible way to overcome the planning fallacy is to break goals into smaller pieces. If you have a goal, a good way to ensure that you stay on track is to “unpack” your goal, or break it into smaller sub-goals. The following page provides an example of how to unpack your goals. Please look at the example closely. You will unpack your goals for school, for life with your friends and family, and for your career.

First, select a goal you have set to be completed one year from now and list everything you can think of that you can do to achieve this goal. Remember to make your goal SMART: specific, measurable, attainable, realistic, and time-bound. Then, circle the three things you think are most important to help you achieve the goal. On the next pages, write down three things in the spaces given, then follow the directions. An example is provided.

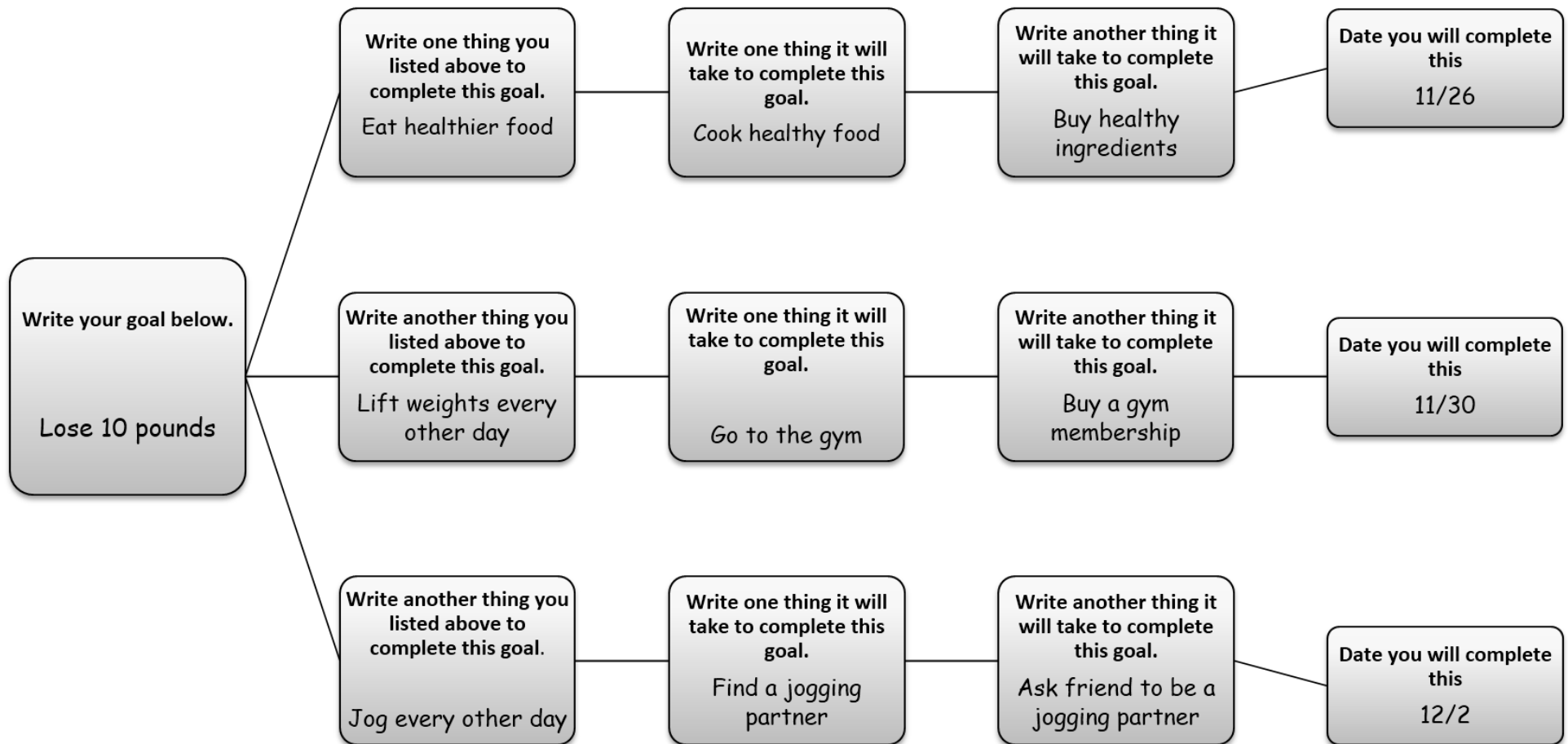
### Example Goal

First, write down a SMART goal. In the boxes below, unpack your goal. Write down three things you can think of that you have to do to complete this goal.



### Example Goal

Now write down your goal in the far left box and the three things you wrote in the boxes next to it. Next fill in the boxes to indicate how you will complete each of these things. Finally, write down the date by which you will complete this task.



### School Goal

First, write down a SMART goal. In the boxes below, unpack your goal. Write down three things you can think of that you have to do to complete this goal.

SMART school goal:  
\_\_\_\_\_

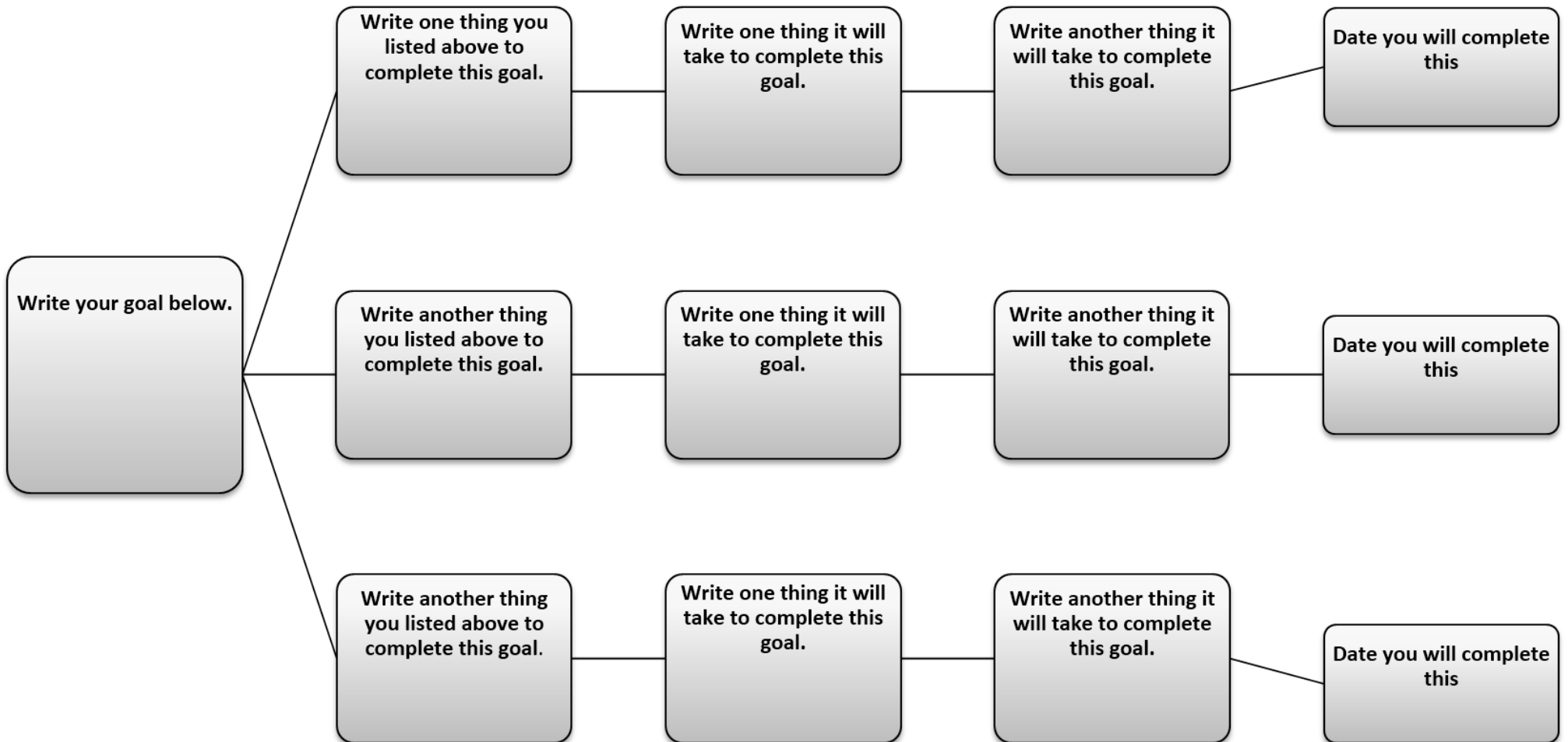
One thing I have to do to complete this goal:  
\_\_\_\_\_

One thing I have to do to complete this goal:  
\_\_\_\_\_

One thing I have to do to complete this goal:  
\_\_\_\_\_

### School Goal

Now write down your goal for the next year in the far left box and the three things you wrote in the boxes next to it. Next fill in the boxes to indicate how you will complete each of these things. Finally, write down the date by which you will complete this task.





### Friends and Family Goal

First, write down a SMART goal. In the boxes below, unpack your goal. Write down three things you can think of that you have to do to complete this goal.

SMART friends and family goal:  
\_\_\_\_\_

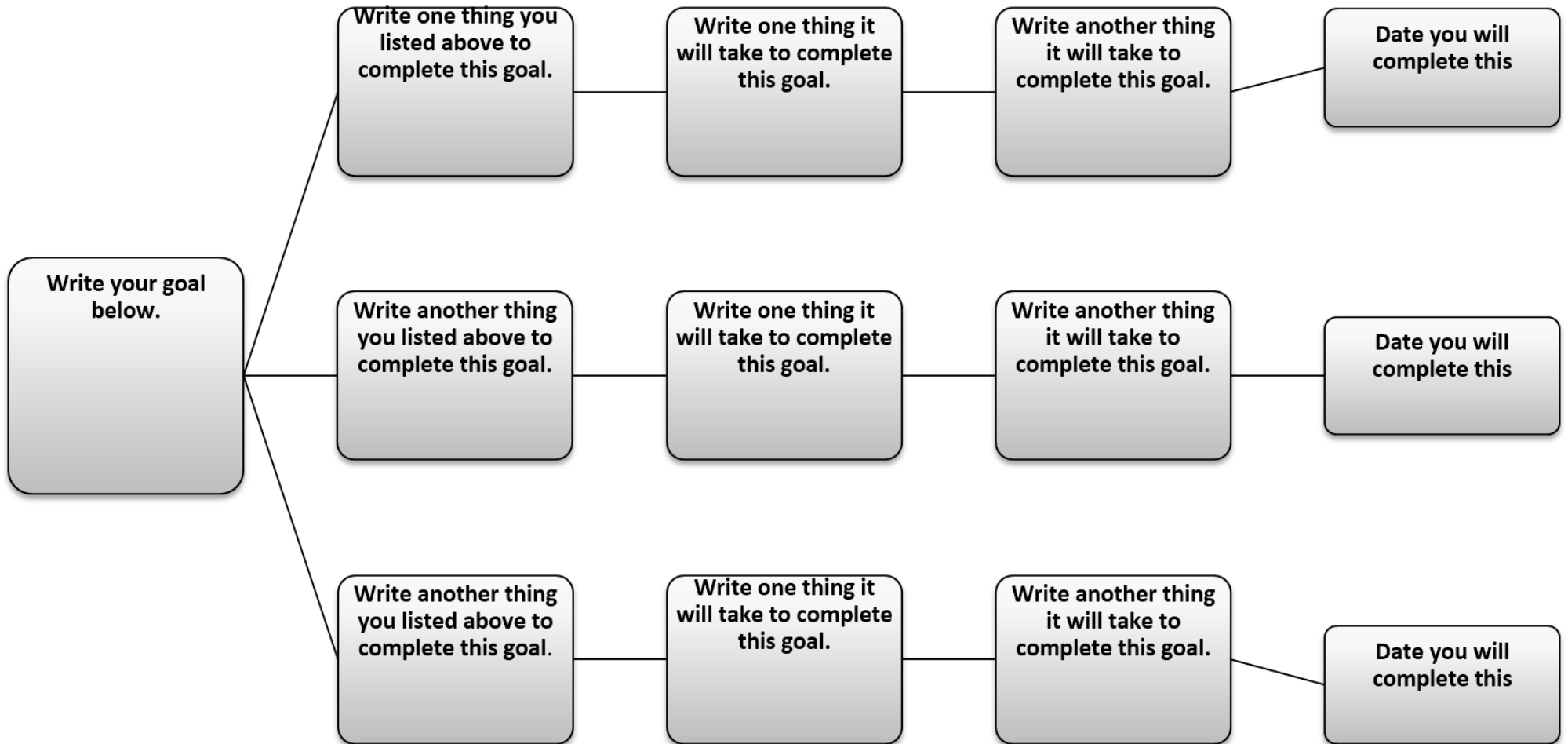
One thing I have to do to complete this goal:  
\_\_\_\_\_

One thing I have to do to complete this goal:  
\_\_\_\_\_

One thing I have to do to complete this goal:  
\_\_\_\_\_

## Friends and Family Goal

Now write down your goal for the next year in the far left box and the three things you wrote in the boxes next to it. Next fill in the boxes to indicate how you will complete each of these things. Finally, write down the date by which you will complete this task.



## Career Goal

Another way to take action toward a long-term goal, such as a career goal, is to break it down incrementally. Since it may be a few years before you are in a position to make decisions regarding your career, this type of worksheet might be better suited for a career goal. An example is provided.

**Describe one career goal that you would like to achieve in the next four years.**

Attain a position as a city planner for a nonprofit organization.

**Describe what you have to accomplish in the next two years to reach your four-year goal.**

Work as an intern in the public works department in the city government.

**Describe what you have to accomplish this year to reach your two-year goal.**

Complete course work in environmental science, architecture, and urban politics to better position myself for internship opportunities.

**Describe what you have to accomplish this semester to reach your one-year goal.**

Complete final project for a city design course and get a grade of B or higher.

**Describe what you have to accomplish this week to reach your goal for this semester.**

Meet with group members about the final project for the city design course to delegate tasks.

## Career Goal

**Describe one career goal that you would like to achieve in the next four years.**

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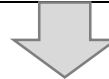
**Describe what you have to accomplish in the next two years to reach your four-year goal.**

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**Describe what you have to accomplish this year to reach your two-year goal.**

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**Describe what you have to accomplish this semester to reach your one-year goal.**

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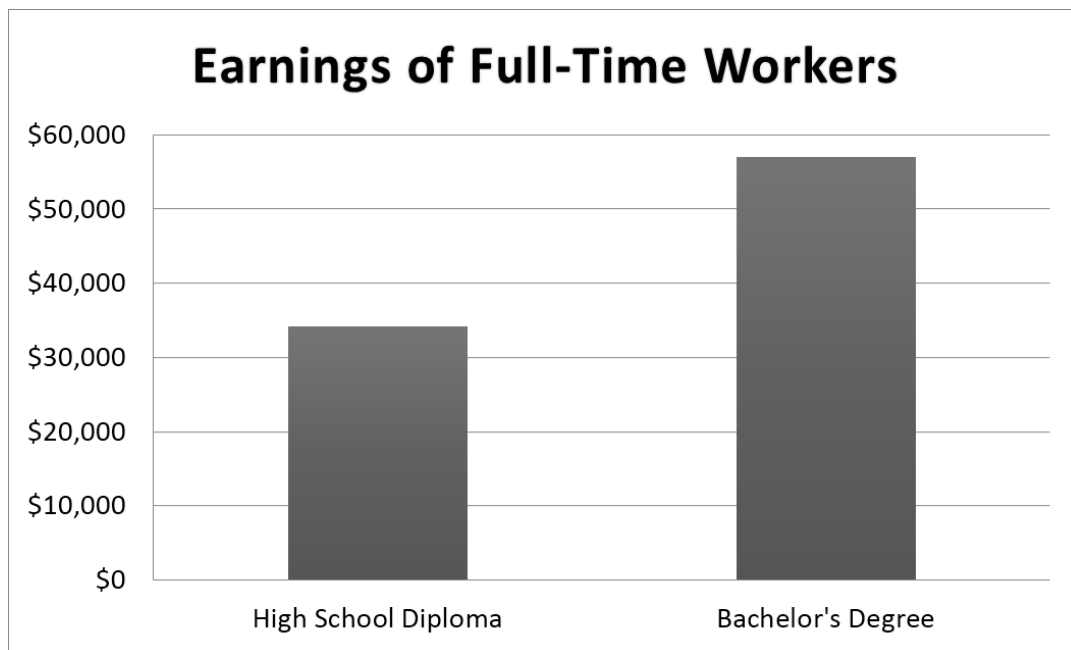
**Describe what you have to accomplish this week to reach your goal for this semester.**

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## Is a College Degree Really Worth It?

There is no question about it—college is expensive, and tuition is higher now than it has ever been. Maybe you have gotten a loan, or even several loans, have borrowed money from your parents, or are spending a large portion of your savings. Will it be worth it in the long run? According to the United States Census Bureau, the answer is a resounding yes: on average, full-time workers who hold a bachelor’s degree earn an average of \$57,000 per year, while those holding a high school diploma earned, on average, \$34,200, a difference of 40 percent. Furthermore, the unemployment rate for those with a college degree is much lower than for those without: 4.9 percent versus 9.4 percent. Education is also an equalizer: education level has a far greater effect on your earning potential than any other demographic factor, such as race or gender. Think of college tuition as a long-term investment. With careful planning, you will be on a path to success in no time.

If you haven’t yet done so, be sure to visit your college’s financial aid office to see what options are available. Some schools offer scholarships or grants, and most schools offer work-study programs where you work part-time at an on-campus job, earning money for tuition. Also complete the Free Application for Federal Student Aid (FAFSA: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to see if you qualify for federal aid. Federal student loans tend to have lower interest rates than bank loans, they do not need to be repaid until you finish school, and they offer income-based repayment plans. In addition, many private organizations offer scholarships—you just need to know where to look. The United States Department of Labor offers a free online scholarship search at [www.careernet.org/scholarshipsearch](http://www.careernet.org/scholarshipsearch).



*Julian, T., and Kominski, R. (2011). Education and synthetic work-life earnings estimates (ACS-14). Washington, D.C.: U. S. Department of Commerce, Economics and Statistics Administration, U. S. Census Bureau.*

## Choosing a College and Career Path

Answer the following questions to help determine whether you are on track for successful college completion and entry into the job market. Be honest—no one but you will see your answers.

Yes	No	
		I know what I would like for a long-term career.
		I know what field I want to enter after I graduate.
		I'm not sure what field I want to enter, but I have a general sense of what direction. I'm headed (for example, teaching, communications, engineering).
		I have a good sense of the job market in my intended field.
		I want to pursue an advanced degree, such as a master's or doctorate.
		I have already selected my major.
		I have taken some of the required classes in my selected or intended major.
		I participate in an extracurricular activity that is related to a potential career (for example, if you participate in a social rights organization, consider prelaw).
		I have hobbies, interests, or talents that could translate to a career (for example, if you are an active blogger, consider journalism).
		I have work experience or am currently working or volunteering in a field in which I have a particular interest.

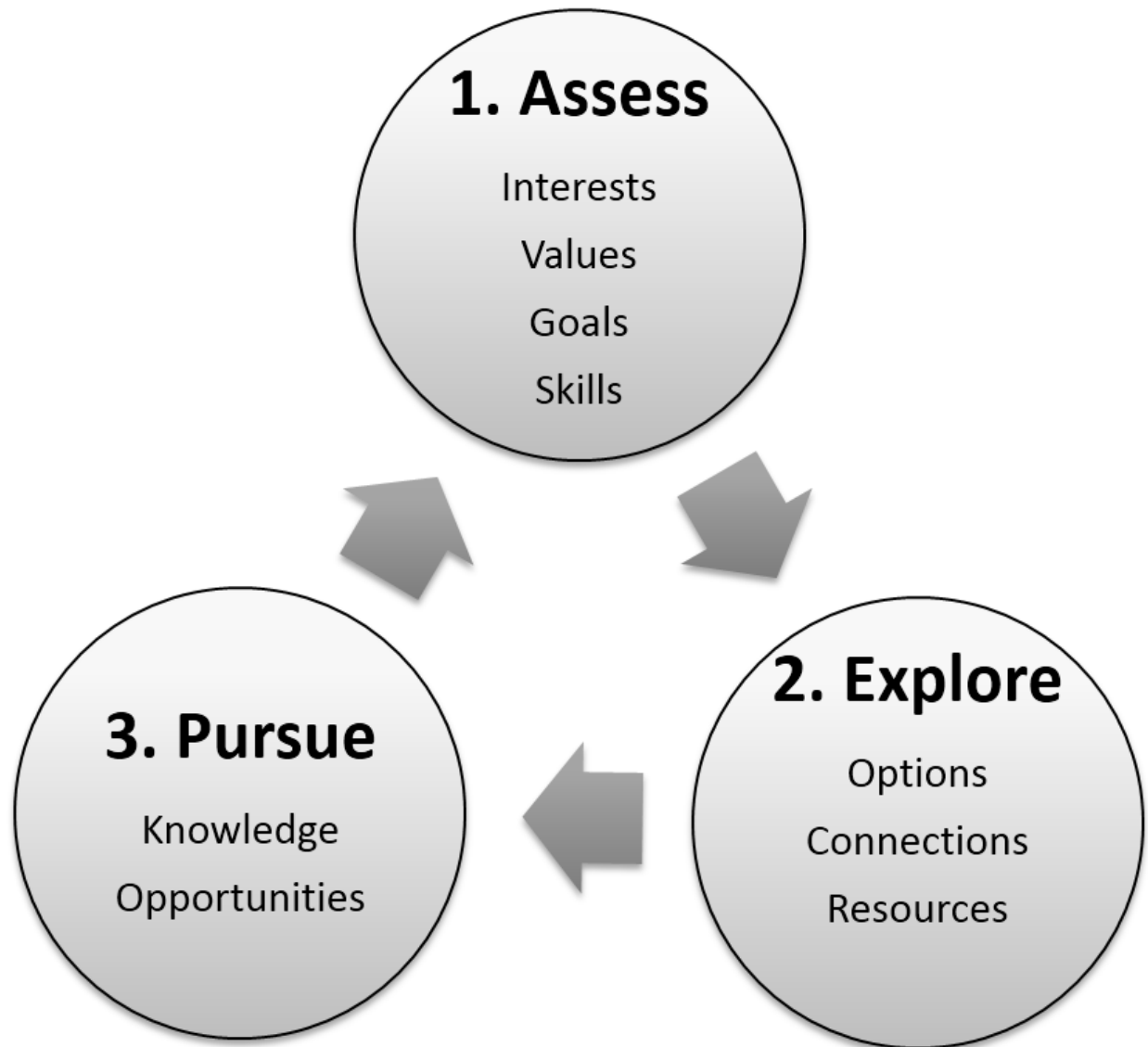
If you answered yes to most of the questions, congratulations! You are committed to your college education and are on track for a career in a field that is interesting and has high potential for you. Consider reviewing the career planning guide on the following pages to see whether you are pursuing a field that is right for you. You should also request an advisor within your major so that he or she can provide guidance on the classes, both within your major and outside of your major that would be an ideal fit for you. Also consider seeking internships or summer jobs in your field. Sometimes internships can lead to full-time work upon graduation.

If you answered no to most of the questions, consider exploring what fields and jobs are out there to see what would be the best match for you, based on your interests and goals. Meet with a career counselor in your college's career services office; he or she can provide you with assessments for determining what fields might be a good fit and can help you select classes based on those interests. Also consider taking classes in a subject unfamiliar to you—maybe you thought that majoring in English was the right move for you, but you might realize that you have a talent and appreciation for chemistry. Career fairs, professional panels, and networking events can provide opportunities to hear firsthand the realities of various careers and can allow you to build a network of contacts in your field of interest.

To get a better sense of the potential careers in a variety of fields, review the United States Department of Labor's Occupational Outlook Handbook at <http://bls.gov/ooh/>. You can view occupations by average pay, minimum required education level, and growth rate, among other factors. Also visit O\*Net Online (<http://www.onetonline.org/>), another job tool developed by the United States Department of Labor. Through this site, you can easily search for jobs, browse by industry, or take a short quiz to pinpoint your interests and see how they can translate to a career.

## Career Planning Guide: Self-Reflection

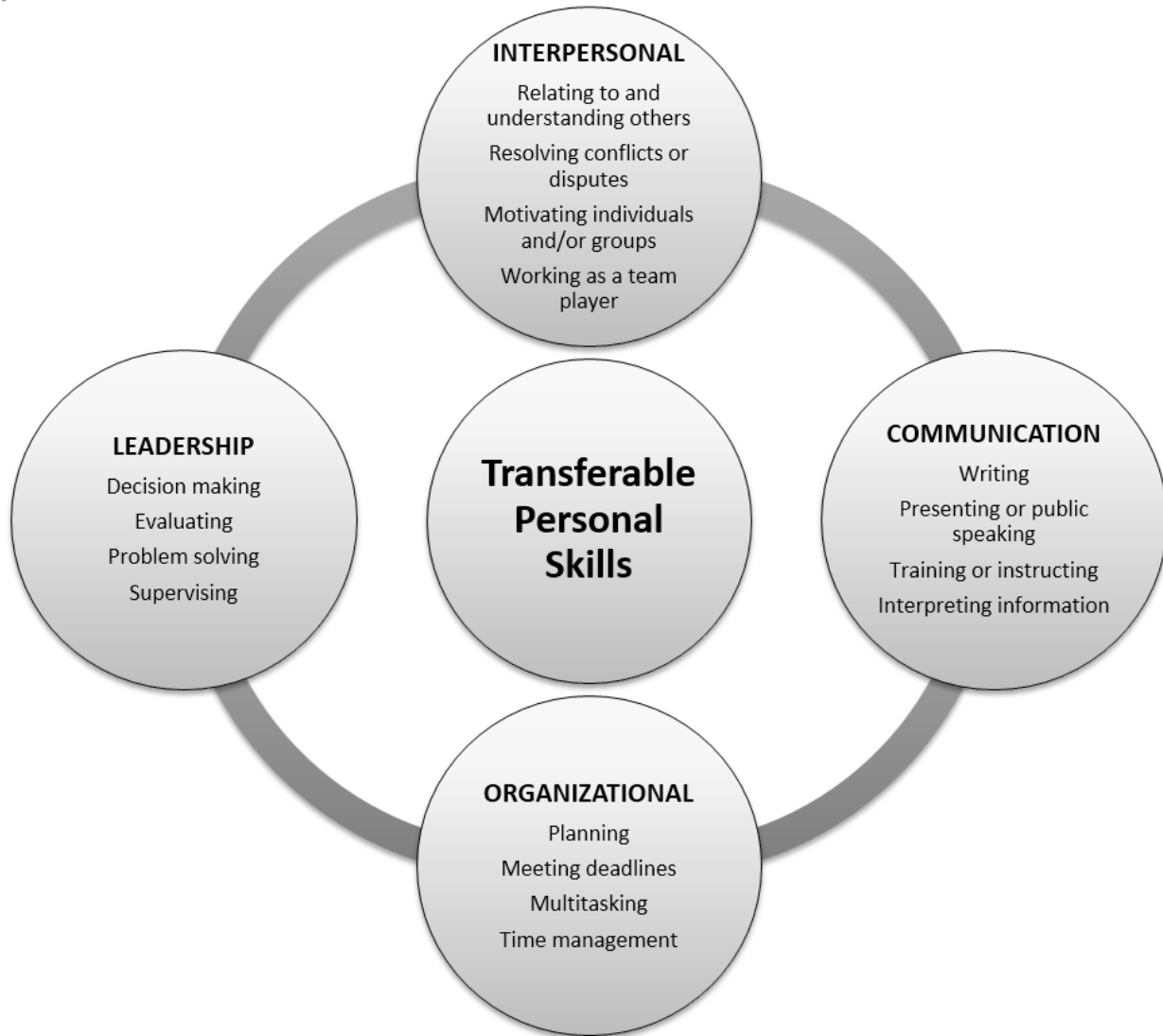
This Career Planning Guide will help you figure out what career paths are best suited to your goals and interests, and it will help you make the most of the time you spend in college preparing for your future.





**Step 1: Assess their interests**

Gaining an understanding of your interests, values, goals, and skills can help in your decision-making process. Doing something you enjoy can make it easier to become successful in a career. What is most important to you? Working in a job that aligns with your values can provide work satisfaction. Also consider lifestyle issues such as salary, location, and commuting time. Where do you see yourself in five, ten, or twenty years? Envisioning your goals and creating short- and long-term career plans can help you assess what your first steps should be. Finally, take a skills inventory. What are your key abilities, talents, and strengths? Below is a list of transferable skills that have value in almost any field. Have you acquired or demonstrated any of these?



## Step 2: Explore their options

Find out more about the kinds of jobs that interest you, along with their educational requirements, salary ranges, working conditions, future outlook, and anything else that can help you decide what's best. Explore the United States Department of Labor's Occupational Outlook Handbook (<http://bls.gov/ooh/>) and O\*Net Online (<http://www.onetonline.org>) to see what possible career paths align with your interests. Do you have any personal or professional connections in this field? It can be helpful to speak to someone who has experience and can answer any questions you might have. What resources does your college offer? Many schools hold career fairs and other networking events to meet representatives from a variety of fields and learn about the opportunities that exist.

## Step 3: Pursue their goals

Even if you haven't settled on a definite career path (and that is OK), you must still select a major and choose your undergraduate courses. Keep in mind that many people have successful careers in areas that have little or no direct relation to their undergraduate major—so your major does not necessarily determine your future career path. Take classes that will expose you to a broad range of topics, that interest you, and that allow you to develop your critical thinking, research, and writing skills. Extracurricular experiences can also help you further develop the skills that employers value. What opportunities are available? Explore part-time or internship opportunities—even if you aren't working in the field you ultimately end up pursuing, that experience can help you get a better sense of your interests and strengths, can allow you to build specific skills, and can help you build connections that could open the door for future opportunities.