

# ▶ Planning for the New Year



**I**t happens every year. The holidays roll around, and suddenly you find yourself struggling to make your New Year's resolutions. This year, commit yourself to setting attainable goals, which will give you the motivation to turn your dreams into a reality.

## Put it in writing

Write a detailed description of each goal—the more detailed, the better. Most goals fail to materialize because they are too vague. Instead of: "I want a new car," describe your new red convertible with black leather seats.

Your goals should be realistic and not in conflict with each other. You should believe they are attainable.

Next to each goal, write how you hope to feel when attained. You might want excitement from the car. A feeling of accomplishment or success may come from buying your first home.

## Act as if

Goals should be thought of as "already accomplished." Never allow yourself to feel anxious about them or your progress will be impeded.

When you feel in your heart what you deserve and will do whatever it takes to achieve it, you have won the biggest battle—the battle with your mind.

Visualize yourself accomplishing the goal. Feel the joy and satisfaction of owning your new home, the excitement of driving a new car, the prestige of earning a college degree.

Act as if you have already achieved your goal. If your goal is a new home, start shopping for furniture. If your goal is to become a lawyer, attend some trials and apply to law school.

## Make daily lists

Now that you are clear about your goals, nurture them. Decide which tasks must be done and the tools and training you will need to achieve them.

Each evening, ask, "What can I do tomorrow to get closer to my goal?" Make a list of six "To Dos" and schedule time to do them. If you don't accomplish them all in one day, simply move the unfinished tasks to tomorrow.

Keep track of what you have completed in a notebook or calendar so you can track your progress.

## Make SMART Goals

SMART is a useful method to make your goals more powerful.

S—Specific

M—Measurable

A—Attainable

R—Relevant

T—Time-Bound

Goals that are specific and clear tell you what is expected and gives little room for mistakes. By breaking down your goals into smaller parts, you can effectively measure your progress.

Goals should be attainable and relevant by making sure that the things surrounding the goals do not prevent you from reaching them. If a goal is too large, you may feel like little progress is being made towards reaching it.

Reward yourself appropriately for achieving your goals. By making goal-setting a part of your life, you'll accelerate your career, and gain the self-confidence you always wanted.

Source: Mind Tools Ltd.

## A Short Course In Goal Setting

- 1. Keep It Simple, Specific, and Positive**—Define the goal as clearly as possible. "I want to save up for a new car" is too general. *Example: I will open a separate savings account and save \$100 each month toward a new car.*
- 2. Break It Into Small Steps**—How will you accomplish the goal you've chosen? Be specific. *Example: I will bring lunch from home instead of buying lunch at work. This will save \$50. I will quit smoking. This will save another \$50.*
- 3. Choose a Starting Point**—Often goals are thought of as something to be tackled sometime in the vague future. Even if you can't start right away, choose a starting date and stick to it. *Example: I will begin in January, when I've paid off the holiday bills.*
- 4. Monitor Progress and Redefine the Goal If Necessary**—As time goes by, you may decide that the original goal was too ambitious or not ambitious enough. *Example: I will call my bank and credit union for loan estimates. I will read the financial news to find out when interest rates are expected to be favorable. I will read consumer publications to determine a reasonable price for the car I want.*
- 5. Set a Deadline**—Set a completion date, and stick with your plan until then. If it looks like you won't reach your goal by your deadline, don't give up. Review what you've accomplished so far, redefine the goal and set a new deadline. *Example: To be completed by January.*



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