

## Setting Goals we Actually KEEP

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It's that time of year again – when we create new goals / new year's resolutions (or dust off last year's) that will help us achieve our dreams. Pay off debt and fully fund our emergency fund? Check! Lose weight and build muscle? Check! Spend less time on electronics and Improve our relationships to be more meaningful? Check! The problem is that most of us didn't accomplish last year's goals (or even remember what they are) and have little faith that we'll be on the road to successfully accomplishing our new goals come March (or even February). Most of us want to make positive changes but have a difficult time following through. What can we do to stem the tide of wishful thinking and move to the realm of reality?

Motivation and behavior change usually only happen if we know the “why” behind the “what.” To help us persist and endure throughout the year and beyond, take the following steps. Begin by reflecting on your perfect life by thinking about your funeral (see sidebar).



### Need to find the “why” behind your goals? Envision your perfect future.

*Think about attending your own funeral. What would the speakers say about you and your life? What would you WANT the speakers to say about you and your life? What changes do you need to make? Thinking about what you want to be remembered for will help you understand what is truly important to you and how you define a successful life. It may be very different from the definition you previously had. With this new definition of success (i.e., what is truly important to you), envision in your mind the life you want for yourself when you are older and retired. What type of lifestyle do you have? Where do you live? What have you accomplished in your life? How many children/grandchildren do you have (if any)? Are you married? What activities are you involved in? **Describe your life and how it will be.** Be as detailed as possible. This should be based on your values and principles and motivate your decisions on which goals you make for yourself. Create a future that is truly motivational and desirable – a perfect life. If you are truly motivated to have this life in your 60's and beyond, what goals do you need to have now?*

## Reflection Time

Now that you have a vision for your perfect life (for those of you who completed the sidebar task), reflect on how this perfect life translates into what you are doing or are not doing each day to help you reach this perfect life. Consider the following questions:



1) What are the choices you are making, behaviors in which you are involved, that **will limit you** from reaching this life?

2) What are you **NOT doing** in your life that if you were doing, would help you accomplish this dream/vision?

3) What **changes** do you need to make now in order to achieve your perfect life?

*Answer the three questions by completing the form below*

Doing now (limit you)	NOT doing (accomplish)	Changes to be made

Now that you have reflected on the “why” and started thinking about the “what,” let’s discuss some strategies that tie into your perfect life. From the strategies below, choose what will best motivate you.

### Strategy 1: What are your roles?

One strategy to motivate us is to make small but meaningful changes that are not hard to do but we just need to find time in our schedules, is to think of our many roles.

Stephen Covey, author of 7 Habits of Highly Effective People, writes about putting first things first. In order to put first things first, it is helpful to think in terms of our different roles. For example, some of my roles are: husband, father, brother, son, friend, teacher, employee, team member. What are your roles?

Once you have a list of your roles, ask yourself this key question: **“What is one thing I could change as a \_\_\_\_\_ (insert each of your roles) that would make a significant positive difference in my life?”**

Each of your answers become your goal for each of your roles. If the answer/goal is truly meaningful, and will make a significant positive difference in your life, you will be motivated to follow through on each goal for each role.



### Strategy 2: Goals in each of the 7 life areas

Writing a goal for each of your roles is a great way to move forward in a positive direction this year. Another strategy is to look at goal setting by life areas: Physical, family, financial, social, spiritual, mental, and career.

First, do a personal inventory and evaluate yourself on a scale of 1-5, with 1 = poor and 5 = excellent. Which of these areas need improvement? Consider the following as a guide:

### 7 life areas

1. **Physical:** appearance, medical check-ups, weight control, nutrition
2. **Family:** listening habits, forgiving attitude, good role model, time together, supportive of others, respectful, loving
3. **Financial:** earnings, savings, and investments; adequate insurance; budget, charge accounts (credit)
4. **Social:** sense of humor, manners, self-confidence, listening habits, caring
5. **Spiritual:** sense of purpose, inner peace, religious study, prayer, belief in God
6. **Mental:** imagination, attitude, continuing education, reading, curiosity
7. **Career/School:** job satisfaction, effectiveness, job training, understanding the job, purpose, competence.

How are you doing in each of these areas? Now set a goal in each of the 7 life areas. These statements /goals (for each role or life area) should be meaningful and powerful. They should motivate you to change because you can see how your life could be more fulfilling by making these small but significant changes. For help creating and writing down goals under each of your roles and/or the 7 life areas, consider making them **SMART goals**.



## The 7 critical steps to SMART goal setting

In a Yale study of the 1953 graduating class, it was determined that only 3% had completed all 7 steps in the goal setting process (as offered by Zig Zigler), while 10% had completed some of the steps. The remaining 87% had taken no specific goal setting steps. In 1973, 20 years later, in a follow-up with the class, the 3% who had set goals had accomplished more in their careers and finances than the other 97% combined. How can we be part of the 3% in ALL areas of our life and what are the 7 steps in the SMART goal setting process?

- 1. Write down the goal or objective.**
- 2. Set a date or deadline for completion or achievement.**
- 3. Identify obstacles to overcome.**
- 4. Identify people, groups, or organizations to work with.**
- 5. Spell out needed skills or what you need to know.**
- 6. Devise a plan of action.**
- 7. Identify what is in it for me; list the benefits you will receive.**

The SMART goal example below explains how you can make your goals (whether via your roles or the 7 life areas) powerful and SMART. The table below allows you to complete each of the 7 critical steps, for each of your goals, in a SMART way. You can change the category (e.g., roles – father, employee; life areas – Financial, Physical); to whatever you want and can copy the form to do as many SMART goals as you want.

### Specific

Goals should clearly state what you want to achieve. “I want to save money” is a good goal but not stated very clearly. “I want to save \$25 each paycheck” is much clearer.

### Measurable

How do you measure, “I want to save money”? How much money? How often? Again, “I want to save \$25 each paycheck” is measurable. It is easy to tell if you are meeting this goal.

### Attainable

Is it possible to reach your goal? For some families saving \$25 each paycheck would be easy. For others, \$25 a month or even \$10 may be more attainable.

### Relevant

Goals need to be relevant to your life and require change; they should be challenging, yet possible to reach. If you have not saved before a goal of saving \$300 may not be a realistic place to start. If you are already saving \$275 a goal of \$300 may not be challenging enough.

### Time-Bound

How do you know when you have completed your goal? Your goal might be better stated as follows: “I will save \$600 in a year by automatically putting \$25 of each paycheck into a savings account.” This assumes you get two pay checks a month. This way you know exactly what you have to do to meet your goal.

## S.M.A.R.T Goals Example

**S = Specific/Significant**

**M = Measurable/Meaningful**

**A = Attainable/Action-Oriented**

**R = Relevant/Rewarding**

**T = Time-Bound/Trackable**

	Husband	Employee	Financial Goal	Physical Goal
Specific/Significant Goal (clear and exact)				
Measurable/Meaningful (how much)				
Attainable/Action-Oriented (Can you do it?)				
Relevant/Realistic and Rewarding (What is the change?)				
Time-Bound/Trackable (When do you plan to complete this goal?)				
Possible Obstacles				
Possible solutions/ Support network				
What's in it for me? Benefits I will receive				

