

# TOOLS FOR BETTER LIVING

## Setting Goals You Can Reach



### 4 things to remember when writing goals

**Specific:** Write a goal as specific, and with as much detail as possible. An example of a specific goal is, "Lose 10 lbs. by my next birthday", not just "Lose Weight". The more specific we can be, the easier it is to take action.

**Ownable:** It's human nature to desire change in other people in whose behavior or attitude we find unappealing. The problem is we can't set goals for others. When we identify goals important to us, it's easier to find ownership, incentive and motivation to make them come true. We set goals for ourselves first, and try to help others join us along the way.

**Attainable:** If we keep setting goals that are out of reach, or with too many variables, then we are probably setting ourselves up for defeat. It's like having a goal for world peace, which sounds great but is far beyond our ability to reach. Start with small goals that are fairly easy to reach, and then work your way up to more challenging goals.

**Measurable:** If we can't measure it, we can't manage it. A goal must have a deadline, and we must ask ourselves - When do I want to reach my goal? Set a time limit and choose a goal with specific ways to measure its progress. This way it's easier to see the changes, and make corrections along the way. For example - Write a goal like, "I will read three books on investing by my next birthday". This way you can measure your progress and increase your chance of success.

## Writing Goals Helps Us Find Success



Writing a goal helps work through what is important. It provides a means of visualizing the things that need to be done.

*People don't plan to fail.  
They fail to plan.*



Writing goals is an investment in yourself. It provides a target to reach, and a means to measure progress. Remember...

*Progress has little to do with speed,  
and much to do with direction.*



Writing a goal aids in connecting cause to effect. It helps us see how various parts of our life interact with each other. This in turn will help us work on our strengths even as we overcome weaknesses.



Writing goals can reduce stress and free our mind. With our goals and desires firmly established in writing, we can stop thinking about all the things we have to do, and focus on providing solutions and accomplishing goals.



Writing goals is like a written contract with ourselves and provides a way of transforming wishes into wants – can't into can - dreams into plans - plans into reality.



## IMPORTANT POINTS TO REMEMBER

**Categorize:** To live in an organized society, everything is categorized. Today our age, gender, location, education, occupation, skills, and lifestyles are all put into various categories. This makes it easier to quantify markets and services to provide for various groups of people. Writing down our goals into categories can also help us focus on specific goals for specific areas.

**Be Positive:** Try to keep a positive tone. It makes our goals more appealing, thus easier to achieve. For example, don't write - *quit smoking*, but rather - *"I will stop smoking to live a more healthy life by the end of the year."*

**Form mental images.** It's good to say, "I will live a healthy life", but what does that look like? It's hard to achieve and believe in things we can't see. Sometimes it helps to write down more specific sub goals. This helps visualize what it looks like. For example writing - I want to take karate with my son – is easier to visualize. When we have a mental picture it's easier to stay focused on our goals.

**Re-write goals:** One way to increase our determination and help us complete goals is to consistently write, re-write, modify and even change our goals every so often. This keeps them fresh in our mind and increases the chance of completion.

**Make it emotionally attractive:** Our goals must be something we really desire to reach, because sometimes it's really about motivation. If we set something as a goal, where we have no emotional attachment, it will often be very difficult to realize.

**Be careful it's not destructive:** When setting goals try to make sure it doesn't become destructive to you or those close to you. Making plans to travel around the world alone, without our spouse's knowledge, would be very destructive. Especially if they find out you're not taking them!

**Fill out the form on the next page:** Now that we have a better idea of what's involved, let's take the next step and start writing out our goals. Here are a few categories and ideas to choose from.

**DIRECTIONS:** We all need the fuel (motivation) and energy (inspiration) to keep life moving. One easy way is to break-up goals into general categories. Then make goals specifically targeted for each area. Here are a few sample categories and ideas for goal setting.

Just read the boxes on the right, and start writing your goals and action plans in the left boxes.

**WRITE MENTAL GOALS BELOW (check off when done)**

<input checked="" type="checkbox"/>	<i>Example: Buy mental strength book and read by May 1.</i>
<input type="checkbox"/>	

**WRITE YOUR PLANS BELOW**

<input checked="" type="checkbox"/>	<i>Example: Research books about will power and making decisions this week. Go to bookstore after work on Friday and pick up 2 different titles.</i>
<input type="checkbox"/>	

## MENTAL GOALS

Our minds are amazing. Although technically not a muscle, we can exercise our brain to make it stronger.

Our mental process is what gives us the ability to function on a higher level. However, sometimes our brain needs a little help along the way.

Setting mental goals is similar to emotional goals and somewhat hard to define. So we need to be extremely specific, if we are to accomplish them.

To strengthen our minds we need to push beyond the norm.

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**For example:**

1. If you usually read novels, try reading material in different genres - like science, philosophy, politics, finance.
2. If you have a hard time focusing, try establishing a daily journal that tracks your ability or inability to focus.
3. If you want to increase your knowledge, spend an hour each day studying and expanding your horizon.
4. Establishing goals to change our diet, start an exercise regiment, or even getting more sleep can help us perform better mentally.

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Now write some goals on the left column. Use the lower column to start writing your action plan.

# FINANCIAL & INVESTING GOALS

WRITE FINANCIAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


WRITE INVESTING GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## FINANCIAL GOALS

Financial goals typically revolve around the way we make, spend, or save money. Looking at average personal debt, one can see that people are great at spending money, mediocre at making money, and lousy at saving money.

However to reach most financial goals we need to focus on all three.

### Examples of good financial goals:

1. Set 10% of monthly income into a savings account.
2. Spend 2 hours a night in May studying for the manager's advancement test.
3. List all expense items, and research ways to lower each one by at least 5%.

Remember: *If you don't control your money. Someone else will.*

## INVESTING GOALS

Investing goals are basically ways to use your money to make MORE money. If you ever want to stop working, you will have to invest in something. The key is to set aside a regular amount each month, and then change your lifestyle to adjust to the change.

### Examples of good financial goals:

1. Stop spending on rarely used items like mag/paper/membership subscriptions, and put that money into a stock market account.
2. Cut down TV time to an hour a day and research investment advice ideas.
3. Find one thing to invest tax return money into.
4. Spend a weekend reviewing finances with a spouse/family/children, and make a budget everyone can all live with.

# HEALTH & PHYSICAL GOALS

WRITE HEALTH GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


WRITE PHYSICAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## HEALTH GOALS

It's too bad how little time we spend thinking about our health. Until it goes bad! Then we frantically attempt to fix it by seeing doctors, taking medication, and turning to any quick fix we can find.

However, this can be solved by focusing regularly on making healthy choices throughout our lifetime. Even if we've abused our bodies, there's no time like the present to start making healthy choices.

### Examples of good goals:

1. Limit junk food to weekends ONLY!
2. Lower stress by learning to say "NO" to things I don't have to do (like working late).
3. Hire a trainer for one month at the gym.
4. Get two more opinions, and research possible breakthroughs that can help with my condition.
5. Go to the health food store and try at least one new food item per day for the next 10 days.

## PHYSICAL GOALS

Physical goals are not health goals. Although the two are related, reaching a physical goal may not be good for your health.

For example - you might set a goal to finish a triathlon in 7 hrs, but suffer heat exhaustion and a broken ankle along the way.

The good thing about physical goals is they are fairly easy to track, because the human body responds fairly well to increased physical activities.

Physical goals are very broad and may include - exercise, hygiene, weight training, increasing a specific sporting ability, trying a new recreational activity, eating healthier foods, taking supplements etc.

### Examples of good goals:

1. Wear back brace, and focus on my posture.
2. Work on core training Mon/Wed/Sat mornings.
3. Have a complete makeover (hair, face, skin and full body treatment) this June before our trip.

# EMOTIONAL & SPIRITUAL GOALS

WRITE EMOTIONAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


WRITE SPIRITUAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## EMOTIONAL GOALS

Emotions, in themselves, are neither good nor bad. They can, however, work for or against us. Most emotional goals are hard to define, and it's hard to track results.

This is why we need to set goals that are easier to identify, manage and track. One way is to focus on specific emotional trigger points (stuff that make us angry, resentful etc)

It's also important to make well thought out plans as we focus on various emotions.

### Examples of good goals:

1. When I start getting agitated, I will stop and try to focus on one positive thing.
2. Work on blog after watching an inspirational movie on Saturday nights.
3. Spend 20 minutes in prayer and contemplation right after church each wed. night.

NOTE: If our emotions are dictating our actions, then it's probably time to set more aggressive goals and take back control of our emotions.

## SPIRITUAL GOALS

These are not easy to quantify, because spiritual life is intertwined in many aspects of life. People often shy away because spirituality is related to monks who abstain from pleasures, isolated high up in the mountains.

Yet, spirituality involves a change of attitude not altitude. So setting simple spiritual goals may bring great change and improve our lives.

### Examples of good goals:

1. Begin a prayer list and pray each morning in the shower.
2. Purchase comfortable mat and meditate for 20 minutes before bed during workdays.
3. Listen to the bible on tape while driving to work.
4. Stop once a day for a few seconds to calm our spirit and enjoy the moment.

# FAMILY & RELATIONSHIP GOALS

WRITE FAMILY GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## FAMILY GOALS

Many parents regret not spending time with their children. Then children try to find time to spend with their old and frail parents.

So before it's too late, why not set regular goals to maintain, establish or re-establish relationship with family members.

Remember, your goal must revolve around what you do, not what you want them to do.

For example - do not set goals like, "Talk to my family about a possible family reunion." A more suitable goal would be – "Make dinner reservations for a family reunion, and invite all my family to attend."

### Examples of good goals:

1. Take a family cruise next year for Christmas.
2. Begin a regular family dinner, the second Sunday of each month.
3. Call parents, siblings and grandparents once a month.
4. Start a regular family night, and ask them their ideas for activities.

## RELATIONSHIP GOALS

Our relationship goals typically revolve around people we are close to, or want to become closer to.

It may involve – acquaintances, friends, family, romantic encounters, or even group interactions.

Possible goals can revolve around forgiving others of past hurts, making attempts to spend more time with someone, apologizing for mistakes, attending activities together, finding lost contacts, establishing regular times for correspondence, etc.

### Examples of good goals:

1. Establish regular date nights with spouse.
2. Talk to each child and find out what they want to do together, and then schedule it right away.
3. Look up my college buddies on Facebook.
4. Ask that waitress out to drinks this Friday after she gets off work!

WRITE RELATIONSHIP GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


# CAREER & EDUCATIONAL GOALS

WRITE CAREER GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## CAREER GOALS

Unlike the past, society and technology have made it possible to start, change, modify, or even create one's own career fairly easily. We can even start new careers after retirement.

Don't be afraid to start looking for ways to make a living at things you love to do. Our careers should not be stagnant and rigidly structured into one field. Careers change, grow, adapt and can even morph into unrelated fields.

### Examples of good goals:

1. Go back to school to start (or finish) my degree.
2. Contact possible people interested in starting a new business venture.
3. Brainstorm possible ways to make money of my musical abilities.
4. Research other career fields in my area of expertise, and apply for 3 new positions in these fields.

## EDUCATIONAL GOALS

Educational goals do not necessarily include educational institutes.

Education include things like - web based research, studying at local public library, watching informative media, visiting educational areas like museums or local trade shows, taking trips to foreign countries, volunteering at community service projects, helping local non-profit groups, reading new books, joining civic organizations, or even talking to people more experienced than you.

### Examples of good goals:

1. Talk to my boss about possible training programs available through our company.
2. Buy "Web Design for Dummies" and start designing your new blog this year.
3. Join my dad's civics club and learn about their nonprofit organization.
4. Chose a new subject to learn every year, and buy a book about that subject every Jan.

WRITE EDUCATIONAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


# BUSINESS & RECREATIONAL GOALS

WRITE BUSINESS GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


WRITE RECREATIONAL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## BUSINESS GOALS

Businesses goals aren't necessarily for business people, but anyone who may want to become self-employed in the future.

If we own a business, these types of goals are vital to keep our business practices fresh, and compete in today's ever changing business environment.

Goals may cover topics such as: advertisement, sales, accounting, employee development, administration, overhead, or ways to increase business or profit margins.

### Examples of good goals:

1. Find local training events for my employees.
2. Hire legal help this spring to cover contracts and company policies.
3. Research possible business opportunities using my unique skill sets.
4. Meet family and friends to pitch my new business idea before the summer vacation.

## RECREATIONAL GOALS

If your first thought was, "recreational goals are for slackers and people who don't work for a living", than you're probably the one who needs these the most.

Another way to look at recreation is see it as a *vital component in our ability to recoup and refresh our mental, emotional and physical processes.*

### Examples of good goals:

1. Go out camping with my friends every quarter.
2. Buy some paint supplies and start painting on my days off.
3. Talk to my co-workers, and see if they are doing anything this weekend.
4. Stop watching TV, and try out for a part in the local community theater's spring play.
5. Go online and research weekend outings nearby.

# TRAVEL & ATHELETIC GOALS

WRITE TRAVEL GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


WRITE ATHLETIC GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


## TRAVEL GOALS

There is one goal common throughout the world - the desire to travel to places away from home.

The problem is it requires a significant amount of money, time, and the ability to get from one place to another.

However, before going to the top of Everest, try going to the top of your state. It's cheaper and may even be better.

Regardless of where you travel, setting a goal is the best way to get there. So stop dreaming about it. Start planning for it.

### Examples of good goals:

1. Start looking for side jobs and open a travel saving account to put the extra money into.
2. Save all my vacation/sick days this year and take a trip at the end of the year.
3. This June, look into cheaper opportunities like staying at hostels, traveling across country by 'sleeper train', going with friends and sharing hotel rooms, or finding group tours online.

## ATHLETIC GOALS

You do not have to be an athlete to have athletic goals. Sometimes it's good just to get away from our electronic devices and do something physical.

### Examples of good goals:

1. Call a friend who plays a sport and ask if you can join.
2. Buy a tennis racket (or other sporting equipment) and go down to the local court and start practicing.
3. Join athletic club and try something new.
4. Sign up for a karate, weight lifting, or even gymnastics class at your local community center.
5. Start walking or running with a friend.
6. Go to the local golf course and hit a few balls at the range.

# ARTISTIC & SET YOUR OWN CATEGORY OF GOALS

WRITE ARTISTIC GOALS BELOW (check off when done)


WRITE YOUR PLANS BELOW


SET YOUR OWN CATEGORY


WRITE YOUR PLANS BELOW


## ARTISTIC GOALS

All people have some type of artistic ability, but most of us stopped when we got out of grade school.

There are many forms of artistic expression including: music, drawing, painting, graphic/computer design, photography, acting, dancing, writing etc.

Why not explore these abilities by setting a few goals.

### Examples of good goals:

1. Take a class at the local city college or community center this fall.
2. Purchase art supplies, and experiment at home after work this Christmas.
3. Join a church choir with my friend from work.
4. Buy a sketch book, and next time you're at a coffee shop.
5. Buy a small instrument and learn to play.

## SET YOUR OWN CATEGORY

We all have goals and dreams that are unique. Why not set a few goals and make plans to both reach and excel in these areas.... DREAM IT, LIVE IT, MEAN IT!