



Goals Introduction

The future belongs to those who believe in the beauty of their dreams.

Eleanor Roosevelt

Happiness lies in the joy of achievement and the thrill of creative effort.

Franklin D. Roosevelt

Goals are targets—something to aim for. They give life direction. Setting goals is a method of anticipating, planning, and preparing for the future.

Goal setting is an effective way of picturing what we want to achieve and what we want our lives to be like. We can then move toward those images in an intentional way. We derive many other benefits from having goals as well:

- Goals provide a positive expectancy of the future
- Goals stimulate our personal growth and development
- Goals help us to focus on the desired end result and give us the motivation we need to bounce back from setbacks and disappointments
- Goals facilitate “future thinking”—a way of looking ahead and anticipating future needs and wants
- Goals provide a framework for making decisions
- Goals that are clear and purposeful help us not to get sidetracked by someone else's agenda

Despite these benefits, many individuals are reluctant to set goals. Often it is because goal setting has been ineffective for them in the past. Some of us miss our targets and then become disappointed and discouraged. For others, setting goals creates internal stress by mentally switching an idea or a dream from the “want to” category, to the “have to” category. We then begin to feel pressure to perform and experience fear of failure.

Nonetheless, goal setting is an essential component of the True Wealth™ Planning process. Therefore, it is important for you to adopt a fresh perspective on goal setting, and to align your financial goals with your personal values and priorities. Here are tips to help you increase the effectiveness of your goal setting strategies:

1. **Your goals must be meaningful to YOU.** Lou Tice, who founded The Pacific Institute and created the *Investment in Excellence* program, teaches that goals themselves have little value unless they bring depth and meaning to your life as you work to achieve them.
2. **Know what you want.** Make sure the goal is something you *really* want. If your goal is something someone else said you **should** do, or is something you feel like you **need** to do, then it is unlikely to motivate and inspire you.
3. **Build an image of the end result.** Make it a practice to visualize reaching your goal. Continue to build a stronger and clearer picture in your mind. You will naturally move toward that which you think about.
4. **Ask yourself if you are ready for change?** Consider what life will actually be like when you achieve your goal. Are you ready to accept the end result? Often individuals do not achieve their goals because subconsciously they do not want to deal with new circumstances or their self-image does not allow for the change.
5. **Is there a conflict?** Evaluate whether or not your goals conflict with one another or with the goals of someone close to you. This knowledge, even on a subconscious level, can prevent you from moving towards your goal. Once you acknowledge the conflict, then you can look for ways to resolve it.
6. **Decide on a timeframe (maybe).** Some goals should not have a deadline because a time limit could cause stress and decrease the joy of the journey. For some types of goals, target dates and deadlines are appropriate and motivating. But for other types of goals, deadlines can stifle creativity and possibility thinking.
7. **Make a wish.** Goals often begin as a "wish" for yourself, for your family, for your job, for your retirement, for your community, and so on. It is your opportunity to dream **BIG**. When you dare to dream big, you step out of your current reality and open up your awareness to resources, solutions, and opportunities you never thought possible.