



J. Mattier & Associates

Goal Setting

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1. Where Are You Now?

Dreams Are Universal

When reading the introduction above, you might have been taken aback by the mention of dreams. Maybe you've been encouraged to dismiss your dreams. Perhaps you think that you no longer have any. The truth, however, is that we all have dreams. Dreams have a habit of sticking with people, even if they think they discarded them long ago.

While some people are truly fortunate and have been surrounded by people who believe in their dreams, many others have family and friends who see their dreams in a negative way. They are constantly discouraged and told that their dreams are not realistic or will never happen. Sometimes, they may be told to "grow up", as if having dreams makes them childish. This is a destructive mindset which you need to reject. You owe it to yourself to block out such negative voices. You need to realize that having dreams and an imagination show that you're a wise, vibrant person who is living life to the fullest.

Evaluating and Reflecting



Where are you right now in your life? What are your true dreams? Are you making steady progress toward them? Are you happy with what you're doing and how you spend your daily life? What steps need to be taken to fulfill your dreams?

If you are like most people, you may not know where to start in doing this evaluation and reflection. It can certainly seem daunting, especially if you have a typically busy, stressful modern life.

Consulting and working with a coach might be extremely helpful to you in the evaluation and reflection process. Alternatively, there are many techniques that you can do on your own. A mixture of meditation, brainstorming, and journal writing is helpful for many people.

It's important that you discover what the most important qualities, values, and virtues are in your life. Doing so is an invaluable step toward helping you maximize your happiness and fulfillment. In fact, going against the basic values and virtues you believe in can be a significant source of stress and unhappiness.

As mentioned earlier, taking the time to be quiet and really think is important here. Give yourself a certain amount of quiet "dream time". During this time, nothing else should be around you except a pen and a pad of paper.

Make sure to think about what really energizes you, makes you feel alive, and provides you with happiness. Record all your dreams in writing. Once you have done that, take some time to prioritize your dreams. Think about which are most important, and which are most feasible. Also consider which you would enjoy doing the most. Write them in the order in which you are willing to work to achieve them.

What Is Happiness?



Finding out what makes you happy is an instrumental step in an effective goal setting process. How can you discover your sources of happiness? Start with simply asking yourself the question: what makes me happy? What truly brings joy to my life? You may think that you already know all the answers to this question, but you probably have not really given it the deep consideration it needs. Take some time to be alone and quietly think about what makes you happy.

Everybody will have their own answers to these questions. Nevertheless, theorists have formulated a list of five ingredients of happiness. These ingredients provide a general understanding of the areas which must be satisfied for most people to feel happy. Reading this list of ingredients will be useful in the brainstorming process because it might lead you to think of things you might not have otherwise. The list includes:

1. Health and energy
 - Having a high level of health and energy is an especially important component of happiness. Without health and energy, it is exceedingly difficult to feel truly and completely happy, even if you feel fulfilled in all four other categories.
2. Relationships with family and others
 - Love, companionship, and respect are especially important components of happiness.
 -
3. Meaningful work
 - Having work that is meaningful to you will be instrumental in helping you achieve your highest level of happiness.
4. Financial freedom
 - While you don't have to be rich to be happy, being free from financial worry is especially important. Being able to pay to do and have the things you really want is important, too.
5. Inner peace and spiritual understanding
 - - Having inner peace and spiritual understanding is crucial to happiness. Inner peace is preventing the kind of turmoil that can lead to unhappiness, while spiritual understanding helps to foster inner peace.

2. Goal Categories

Goals are the concrete steps that you will accomplish to reach your dreams. There are several different categories of goals, including:

1. Family and home: What are your goals regarding family and home? What type or size of family do you want, and what kind of home would make you happiest?
2. Financial and career: What career would you find most enjoyable and meaningful? What are your financial goals in life?
3. Spiritual and ethical: What are your goals regarding personal spiritual fulfillment? If you are religious, do you have religious goals? What are your personal ethics?
4. Physical and health: How can you improve your health, as well as your physical and mental well-being? Do you have any athletic goals?
5. Social and cultural: Do you feel that you fit in? What cultural and social activities are important to you?
6. Mental and educational: What are your educational goals? What do you want to learn?
7. Artistic: Do you have artistic goals? Are you expressing yourself artistically on a regular basis?

8. Attitude: Do you feel that your attitude or outlook hold you back from achieving true happiness?
9. Public service: What do you want to contribute to your fellow human beings?
10. Pleasure: What goals do you have that relate simply to enjoying life?

A coach could be extremely helpful in helping you set goals in each of these ten categories.

3. What Is Goal Setting?



Goal setting is something that gets talked about a lot. In fact, you may have heard the term so often that its real significance has become obscured. From childhood, we are told that goal setting is important, but few of us are really told what it is and why we should set measurable goals.

Goal setting involves more than just being aware of what you would like to achieve. It requires planning, as well as true and immediate readiness for action. Goal setting also requires dedication, as well as understanding of how reaching one goal can help you accomplish another.

Effective goal setting requires you to create a plan of action. This plan must provide you with the motivation and guidance that will be instrumental in helping you achieve your goal. You will learn more specific information on action plan development later in this article.

How do goals relate to dreams? Goals are the steppingstones that will allow you to ultimately achieve your dreams.

Goal-setting fosters focus, motivation, a strong sense of purpose, and vision, four elements that are essential in goal achievement.

Goal setting gives you the invaluable gifts of long-term vision and short-term motivation. Properly setting goals will also assist you in time organization and management, as well as in being more effectively resourceful.

The correct process of goal setting allows you to set goals that are sharply and clearly defined. Well-defined goals will provide you with a sense of achievement. This is because as you reach each of your goals, you will get a feeling of accomplishment. Properly set goals can provide you with more opportunities to acknowledge your success, which is a key factor in future motivation.

4. How to Set Goals

Now that you have learned about how goal setting can enrich and improve your life, you are probably eager to begin the goal setting process yourself. Knowing how to make goals is almost as important as setting them. In this section, we will discuss some of the most crucial guidelines to remember as you begin the process.

Stepping Stones



Goals exist on a few different levels. You need to have long-term “big picture” goals, as well as smaller goals that will build the foundation you need to achieve the larger-scale goals. If your long-term goal is A, you will need a shorter-term goal (B) to help you eventually achieve A, an even shorter-term goal (C) to help you reach B, and so on. The number of layers involved in this will depend to a great extent on how long-term and ambitious your overall goal is.

Long-term goals can vary from those that will take a few years to achieve to goals that will take a lifetime to meet. Short-term goals, on the other hand, can be goals that will take under three years to achieve, or even your goals for tomorrow or next week.

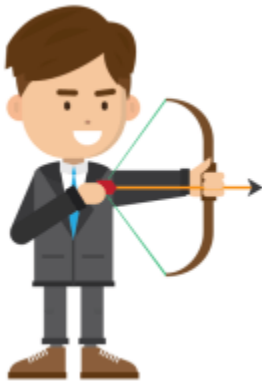
As you can see, the majority of goals in your life will be shorter-term, steppingstone goals. This should not by any means discourage you! On the contrary, your achievement of steppingstone goals is extremely beneficial. Achieving smaller goals gives you a sense of self-confidence and self-efficacy while motivating you to try harder to achieve other larger goals.

Here is an exercise for you to try: take some time to brainstorm your lifetime goals. Once you have done this, choose the lifetime goal that you consider to be the highest priority. After that, create a five-year plan which consists of smaller goals that need to be achieved for your goal in life to be realized.

Next, write out plans for shorter increments: a one-year plan, six-month plan, and one-month plan of smaller goals. Remember that each level of goals must be created on the basis of the plan immediately above it in time length (for example, the one-month plan directly corresponds to the six-month plan).^{ix} Make certain that you write all of this down. Goals must always be written down so that you can monitor your progress.

On the daily level, consider using to-do lists. The contents of your daily to-do lists should be written with the intention of fulfilling your one-month plan. This can be a challenging and complex procedure, making the help of a Financial Coach greatly beneficial.

Be SMART



The smartest way to set a goal is to follow the SMART mnemonic. The SMART mnemonic dictates the five most important criteria for what a goal should be: the goal must be specific, measurable, achievable, relevant, and time bound. Ensuring that each goal fits the SMART criteria will make your success much more likely.

Below is a detailed explanation of each of the SMART criteria:

S: Specific

Goals must be specific so that you can know when they've been achieved. They can't be vague in any way and must be phrased as precisely as possible. For a goal to fit this criterion, it must answer the following questions:

- What is it that I want to accomplish?

- Why do I want to accomplish it?
- Who (if anyone) is involved in my achieving this goal?
- Where will this goal be achieved?
- Which constraints and requirements will be involved in achieving this goal?

M: Measurable

For a goal to be measurable, there must be concrete criteria that can be used for measuring your progress towards its achievement. Ensuring that your goal is measurable will make it much easier for you to keep track of your progress.

Measurable goals must answer all the following questions:

- How many?
- How much?
- How will I know when I have accomplished the goal?

A: Achievable

Making sure that your goal is possible to achieve without being too easy can be tricky. Careful thought is required to ensure that your goal is both realistic and challenging.

For a goal to be achievable, it meets the following criteria: The goal must be realistic when taking all constraints and possible factors into account. You must be able to set a reasonable strategy or road map that will help you achieve your goal.

R: Relevant

Your goal must be relevant. In other words, it must matter and be of some significance to you. When a goal supports other goals, or aligns with your passions and interests, it is likely relevant.

A relevant goal will allow you to answer “yes” to the following questions:

- Are you the right person to accomplish this goal?
- Will this goal help you achieve happiness or fulfillment?
- Does the goal seem worthwhile?
- Does it seem like the right time to work to achieve this goal?
- Is the goal in accordance with your other needs and efforts?

T: Time-bound

Goals need to be grounded within the bounds of a set time frame.

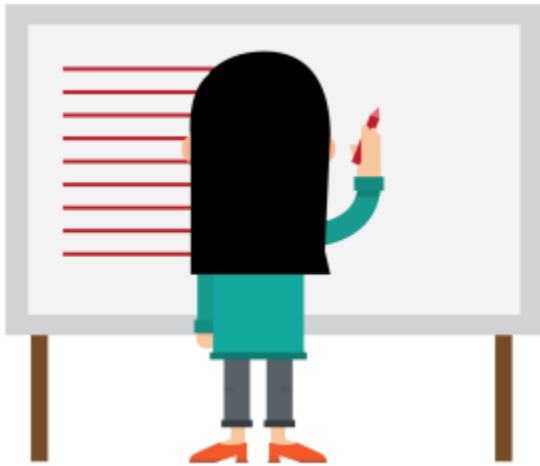
A goal that is time-bound is generally able to answer questions such as those below:

- When?
- What can be done today?
- What can be done six weeks from now?
- What can be done six months from now?

Focus Primarily on Performance, Not Outcome

While goal setting, it's important to focus on performance-related goals rather than goals that purely focus on an outcome. Concentrate on the question of what you will do, rather than what will happen because of your doing it.

Write It All Down



Writing your goals down is an essential part of the goal setting process. In today's digital age, many of us have forgotten how useful it can be to record things on paper. Keeping a goal setting notebook will be extremely useful in helping you stay focused, motivated, and on track. Writing your goals down gives you a road map of sorts for achieving them.

Remember to always write your goals in positive terms. Focus on what you want, rather than what you want to do away with.

How to Write a Personal Mission Statement

The personal mission statement and action plan are both extremely valuable tools. While the personal mission statement helps you put your long-term goals into context, the action plan helps you sort out your efforts to meet short-term goals.

To write your personal mission statement, consider following the five steps below. Make sure to write down everything that comes to mind. Once you have answered all the questions involved in the five steps, you will have the material you need to formulate a personal mission statement for yourself:

1. Think about and identify past successes.

Identify several examples of personal success you have experienced in recent years. Such successes can be in any area of your life (for example, at home, at work, or in your community).

Are there common themes to the examples?

2. Identify your core values.

Write a list of the attributes that are core to your identity and who you strive to be. Once you have written the list, try to narrow the values down to five or six that you consider to be the most important. After that, try to identify the one value that is most significant to you.

3. Identify contributions that you could make.

Create a list of ways you could make a difference in your community and in the world. Think about how, in an ideal situation, you could contribute most effectively to the following:

- The world as a whole
- Your friends
- Your family
- Your community
- Your employer or future employers

4. Identify your goals.

Think about what your priorities in life are, as well as your personal goals. Create a list of personal goals, including both short-term and long-term goals. For example, your list of personal goals might be something like the following. This is only some goal examples. Your list of personal goals will look much different.

- to lose 15 pounds
- to finish the basement renovation
- to speak with a career coach to find a job that I love.
- to write my first book

5. Formulate your mission statement.

Based on what you came up with above, write your personal mission statement.

How to Write an Action Plan



Action plans are written for individual goals. The first step in writing an action plan is to ensure that your goal is written in accordance with the SMART criteria we learned about earlier in this guide. Another important tip is to ensure that your goal is truly challenging and exciting without being overwhelming.

Once you have decided which goal, you're going to write an action plan for, think of what sub-goals you will need to complete to bring the goal into fruition. Then, for each sub-goal, write a list of actions you will have to complete for the sub-goal to be achieved.

Here is an example:

By June of this year, I will have completed a course at my local community college in social media marketing and have applied for at least three jobs in the field.

Sub-goal:

By the end of October, I will have enrolled in a social media marketing course at my local community college.

List of actions to achieve sub-goal:

- Action 1: Contact the local community college to find out what social media marketing courses they are offering right now.
- Action 2: Find out the course fees involved, as well as everything else you will need to enroll in the course.
- Action 3: Decide which course you will enroll in by the middle of October.
- Action 4: Enroll in the course by the end of October.

A Financial Coach may be helpful in deciding upon all the individual actions you will need to accomplish to achieve your goal.

Learning Goals

A learning goal is the goal to obtain certain abilities, skills, or knowledge that you will need to achieve a larger goal. Quite often you may find that learning goals need to be achieved at the very beginning of the goal setting and achievement process.

Many people attempt to begin on the path to achievement of a goal without considering whether they already have all the knowledge, skills, and abilities that they will need to achieve it. Don't put the cart before the horse. Make sure that you have the mental tools you need at the beginning of the process.

Theorists believe that learning goals help to enhance one's ability for metacognition with regard to goal setting and achievement. To put it simply, the definition of metacognition is thinking about thinking. Someone with strong metacognitive abilities can easily and readily think about their own cognitive processes. Good metacognition is an important skill in goal setting and achievement, especially in environments that lack structure or guidance.

If you have difficulty settling on your learning goals, consider visiting a Financial Coach. You would find a Financial Coach a great help in this area.

Remember, Difficulties Are Not Difficulties, They Are Challenges



Almost all goals (especially long-term goals) that are worth setting your mind upon, there will be obstacles and difficulties of some sort involved. The most important thing to remember in dealing with such obstacles and difficulties lies in the way you approach them.

It is extremely important to see the obstacles and difficulties you face as challenges. When you look at such things as challenges, you will find it much easier to maintain a positive, motivated attitude. Additionally, you will enjoy the process of working towards your goal much more than you would otherwise. As you overcome each challenge, you will feel progressively more empowered and capable. Your self-confidence will soar!

Make Sure Goals Do Not Conflict With One Another

An important rule to remember in goal setting is that goals should not conflict with one another. If you find that two or more of your goal's conflicts, you need to take some quiet time to really think about which goal is more important to you so that you can prioritize them.

Take Immediate and Consistent Action

Once you have written down your goals and your plan of action, you must take immediate action. Simply having your goals written down neatly somewhere is not enough. It can be far too easy to forget the vital importance of action.

Be Accountable

Make sure to always keep yourself accountable in the goal setting and achievement process. Hold yourself responsible for achieving the steps in your goals, but don't beat yourself up when you stumble here and there.

5. How Goal setting Helps You Reach Your Goals

Many of us labor under the misapprehension that simply doing our best is enough in life, and that a formal goal setting process is unnecessary. Although it may seem counter-intuitive, just doing your best really isn't enough. Why? The answer lies primarily in the role of the subconscious, as well as the questions of purpose and motivation.

The Role of the Subconscious

The subconscious plays a strong role in the goal setting and achievement process. As you see yourself set and achieve goals, your subconscious will subscribe to a greater sense of your effectiveness and abilities. Because of the influence your subconscious has on your minute-to-minute thinking, this is critically important.

Additionally, you can deliberately harness the power of your subconscious through looking at and reviewing your goals every day. Ensure that your goals are a part of your everyday life. Don't let them fade into the background. It is essential that you think about your goals every day, and that they play a constant part in your subconscious and conscious thinking.

Below are some helpful tips for making your goals part of your everyday life:

- Every morning take time to read your list of goals. Ensure that your goals are always written in a positive way, as we discussed earlier in the guide.
- Visualize the accomplished goal. For example, if your goal is to have a new home, visualize that new home in detail.
- Before you go to bed every night, read your goals and practice your visualization techniques again.

Motivation and Purpose



Goal setting can provide you with a long-term vision as well as short-term and long-term motivation. Proper goal setting will allow you to keep track of your goals and celebrate your successes. As your goals are achieved, you'll feel a great sense of pride and accomplishment, which will help propel you forward. Make sure to acknowledge your success and reward yourself every time a goal is accomplished.

Impacts on Performance.

Theorists have isolated five ways in which goal setting helps to improve performance. They are listed below:

- **Choice:** When you set goals, your attention tends to become narrowed and directed to goal-relevant activities, and away from actions that you perceive to be goal-irrelevant or undesirable.
- **Effort:** When you set goals, you are likely to make more of an effort to accomplish them.
- **Persistence:** Goal setting will help you work through life's obstacles and difficulties.
- **Cognition:** Goal setting will make you more likely to develop or change your behavior for the better.

6. Things to Consider.

Here are some important considerations to keep in mind as you set and work to achieve your goals:

Be Flexible

You must remain flexible during the goal setting and achievement process. Make sure to review your goals on a regular basis. If circumstances change in any way, you may find you need to re-evaluate whether each of your goals is still relevant and beneficial to you. Also consider whether the goal still meets all the SMART criteria we discussed earlier in the guide. Goal setting can backfire if you follow your plan blindly, completely shutting off your analytical and critical thinking skills.

Self-Efficacy

Your feeling of self-efficacy, or belief in your ability to reach your goals, is especially important in successful goal setting and achievement. A strong feeling of self-efficacy will make you more likely to set appropriate goals, as well as more likely to remain motivated.

Attainability

As we touched upon earlier, your goal must be attainable. Not only that, but you must also fully perceive it as being attainable. If you do not believe in its attainability, the goal will be difficult to achieve. If your goal seems unattainable, consider whether the goal itself is too difficult or you're simply suffering from a lack of confidence in your abilities.

The Significance of Your Goal

Tell yourself why your goals are significant. Remind yourself how achieving your goals will help you achieve happiness. This understanding and appreciation is a critically important factor of goal commitment. Watch Out for the Negative Attitudes of Others

It can be extremely useful to share and discuss your goals with other people, especially those who have a positive mindset. Someone such as a Financial Coach or trusted friend will work hard to help you achieve your goals.

However, there are certain circumstances in which sharing your goals may lead to extra challenges. Sometimes, sharing your goals with friends or family members can lead to negativity and pessimism that can undermine your confidence. The negativity you will experience with such people will make it more difficult for you to stay positive and motivated and will have a detrimental subconscious effect.

“To Thine Own Self Be True.”

One of the key things to remember when goal setting is to stay true to yourself. Your goals should be things that you want to do, not things that you imagine other people want you to do. Following this rule will help to ensure your dedication and passion regarding your goals, as well as make your life a happier one. This thought brings us full circle to what we discussed earlier about the importance of following your dreams. You owe it to yourself to go through a thorough process of evaluation and reflection in determining what your goals should be. If you feel you need some assistance in this process, think about contacting a Financial Coach. Coaching can be invaluable in helping you to both set and achieve your goals.

7. How a Coach Can Help



If you haven't consulted with a Financial Coach before, the concept may seem a little strange. You might wonder whether you will find it difficult to confide in and take advice from someone you've never met. These are common concerns.

However, a professional Financial Coach will help you set and achieve your goals much more quickly than would have been possible otherwise. A Financial Coach will use various specialized techniques to understand your dreams and goals. The Financial Coach will be able to ascertain what you really want in life and determine what might be holding you back. Your Financial Coach will also guide you in the completion of action steps that can help you achieve your goals.

A Financial Coach will also be able to determine your personality type, and which motivation techniques will be most useful for you. Your Financial Coach will not only motivate you directly, but also help increase your sense of accountability. Your Financial Coach will help hold you accountable as you work towards your goals.

A Financial Coach will also help you improve your confidence and sense of self-efficacy, both crucially important ingredients in the successful achievement of goals.

Now that you know what a Financial Coach can offer you, you might be wondering how you could go about finding the right Financial Coach. An online matching service like Financial Coach Spotter can be an invaluable resource. This service allows you to quickly and easily find a Financial Coach that specializes in fields that are relevant to you. You'll also be able to see detailed information on the Financial Coach's professional qualifications. This is an important feature, as the law does not yet require people calling themselves "Financial Coaches" to meet specific qualifications. All Financial Coaches on Financial Coach Spotter's matching service are fully qualified professionals that can be fully trusted. Financial Coaches are available with many different specialties, although a great many of them are generalists. Below are some areas of that Financial Coaches may specialize in:

- Career and Financial
- Relationship and Family
- Health and Wellness



With an online matching service you can also find Financial Coaches that have combinations of specialties. For example, if you are looking for goal setting guidance in the areas of both career and family, you may look for a Financial Coach who specializes in those two specific areas. Online matching services make such a specific search quite simple.

Using an online matching service such as Financial Coach Spotter will allow you to choose your Financial Coach from thousands of professionals. This makes it much more likely you will find your ideal Financial Coach than if you were only looking at the Financial Coaches available in your local area.