



# A Short Course in Goal Setting

Do you find it easy to set goals but not so easy to follow through? To accomplish a goal, you must first set a goal that's realistic and then have a concrete plan for achieving it. Review the following steps and their examples, then try it with a goal of your own.

## Plan for Success

Goal: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Steps: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Starting Point: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Goal Modifications: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Deadline: \_\_\_\_\_



### 1. Keep It Simple and Specific

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.

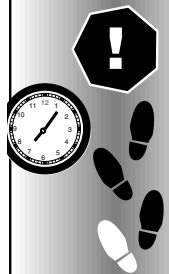
*Example: I will begin in January, when I've paid off the holiday bills.*



### 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 year and model of car I want.*



### 5. Set a Deadline

Set a date for completion of your goal, 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*