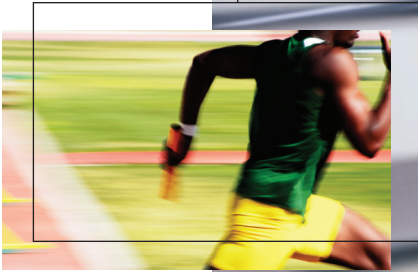


Going for the Gold with Your Goals



EVER NOTICED THAT WHEN YOU SHOP WITHOUT a list, you end up spending more time and money than expected? You wander the aisles and crisscross the store to get things you forgot—picking up items along the way that you don't really need but just "can't resist."

Well, a shopping list is basically a set of goals. And like going to the store, trying to get ahead financially without a list to guide you means you'll end up wasting a lot of time and money on unnecessary things. So, here are tips to get you to the checkout lane of success!

1. Make 'em Upbeat. You should get fired up when you read your goals. Focus on what you **DO** want — not what you don't — by expressing each goal in a positive way.

Bad: "Don't blow my budget this month," will remind you of past failures every time you read your list. That's not very motivating!

Good: "Be such a money master this month that I have money left to boost my savings" creates a mental image of confidence that'll inspire you to victory.

2. Create Goals that are Meaningful to YOU.

Don't let "should" goals sneak onto your list. If you're writing, "Buy ticket to concert" while you're thinking, "I know everyone's expecting me to go, but I really hate that band and would rather buy new running shoes instead," you have a should goal.

You're never going to put the effort into a should goal because you don't want it enough. Even worse, it'll zap your energy every time you see it sitting there, uncompleted, on your list.

To make sure you're jazzed about the goals you're setting, ask yourself these questions:

- *WHY is this goal important to me?*
- *If someone said they thought it was a dumb goal, how would I convince them that it IS a worthwhile goal?*

Even better, write down your answers; then you can revisit them whenever you hit a roadblock or start to doubt yourself.





Achievable versus Realistic

These two elements of SMART goals can sound confusingly alike. Try thinking:

Achievable = possible
Realistic = making sense

For example, it may be possible to buy a brand-new laptop by the end of the summer. But it may not make sense to do that if you won't have the money afterward to buy a school parking pass this year.

See the difference? A SMART goal has to be both!

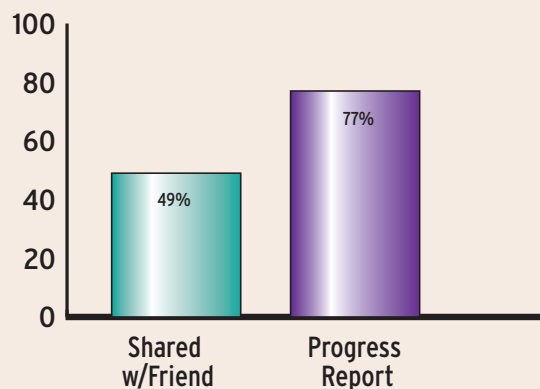
3. Write and Share Your Way to Success.

Writing down your goals will boost your chances of success. You'll be more accountable if you continually see your goals on paper.

But...sharing those written goals with a friend will take you even further, helping you accomplish 49 percent more than if you were to just think about your goals.¹

And if you also send your friend weekly progress reports, you could accomplish a whopping 77 percent more! Knowing others will ask you how you're doing with your goals will really spur you into action.

Goal-Tending Methods that Work % Increase in Accomplishment



4. Choose Goals that Match YOUR Values.

Everyone has a different set of values—what they value and the importance of each value. For example, you may decide to save for a computer because you value your privacy and hate having to share one with your brothers. But your friend Nicole may value spending time with friends from her old school. So, her goal may be a trip back to see them.

It's OK if your goals aren't the same as your family and friends. What matters is whether your goals are important to you.

5. Handle Failure Like a Pro.

Michael Jordan once said, "I've missed more than 9,000 shots in my career. I've lost almost 300 games. Twenty-six times, I've been trusted to take the game-winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed."

No one succeeds 100 percent of the time, not even MJ! So don't give up on your goal when you have a setback. The lesson you learn from it is often what you need to succeed!

Overall, you want to create strong goals that actually pull you toward success!

Score More Goals with a Financial Buddy

1. Find a friend you trust and ask if he or she wants to help you achieve your goals.
2. Discuss your goals with each other—what they are and why they're important.
3. Review the other's plan for reaching them and share any suggestions and ideas.
4. Check in with your buddy at a certain time every week to celebrate your successes and talk about any problems that came up.
5. Do something fun together to reward yourselves for sticking to your plans!

¹ Source: Gail Matthews, Ph.D., "Written Goal Study," Dominican University of California, 2007