

Goal achievement

How to achieve a goal:

Step 1: Decide what you want.

Step 2: Write it down in positive terms: "I will," not "I should."

Step 3: Decide how to accomplish it. Make a plan.

Step 4: Begin following your plan.

Step 5: Continue following your plan until goal is reached.

Step 6: Accomplish the goal.

Sound simple?

It is.

Many of us get bogged down in one step or another. We lose track of where we're going, or we never decide what we want, or we never write it down, or we are wishy-washy about it.

So here are some tips to get started – for you and me, both.

Tips for success:

1. Be concrete. Rather than setting a nebulous goal called "be a better financial manager," set a goal that sets out the ground rules of how you'll accomplish that goal: "Cut my debt by 50 percent" or "Pay twice as much each month on my home mortgage" or "Balance my checkbook daily" or "raise my credit score by 30 points." Being concrete about your goals allows your mind to find ways to attain them.

2. Be positive. Don't concentrate on your past failures – concentrate on your future successes. Keep your mind pointed toward what you will do, now what you haven't done.

3. Make a habit. It seems like we always talk about habits as if they're bad – but while you can have bad habits (of course), you can also form good habits. Develop good habits, and let them carry you further toward your goals.

4. Share your goals with your loved ones. Frankly, I think you'll have better luck with this if you share your goals with the world – not just your loved ones, but most people don't have the guts to do that. At any rate, tell someone about your goals – it'll make you more likely to work on them.

5. Set a start time for your goal attainment – down to the minute. “At 4:34 p.m. on January 9th, I will start working on my goals.” Why do this? Because it makes it a definite, concrete launch time, and also makes it an “event.” It’s easier to remember, and easier to start.

6. Set an end time to attain your goal. “I will accomplish this goal by November 23, 2007” (or whenever). Why? Same answer – the more concrete your goal, the more chance you’ll achieve it.

7. Set a weekly “evaluation time” where you can evaluate how you’re doing – and set that evaluation time when you set the goal. Some people do it on Sunday nights, others do it at lunch time on Friday. It doesn’t matter *when* you do it – but it matters *that* you do it. Follow through is the biggest problem with goal attainment. We start off with grand ideas, but bog down somewhere on our journey. Evaluation helps us gain better results.

8. Don’t spend too much time determining your plan. You can modify it after you start – but too many people get bogged down in the planning, and never execute the plan. Better off that you start with a slightly flawed plan, and accomplish your goal, even if you have to modify the plan after you start, than if you work all year on the perfect plan, but never put it into practice.

Can you accomplish your goals? Sure you can – it’s a simple thing to do. All you’ve got to have is the vision to determine what you want, the guts to get going on your path, and the determination to persist until you succeed.

Simple – and you can do it!

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