



# set it and get it

## 6 Keys to Successful Money Goals

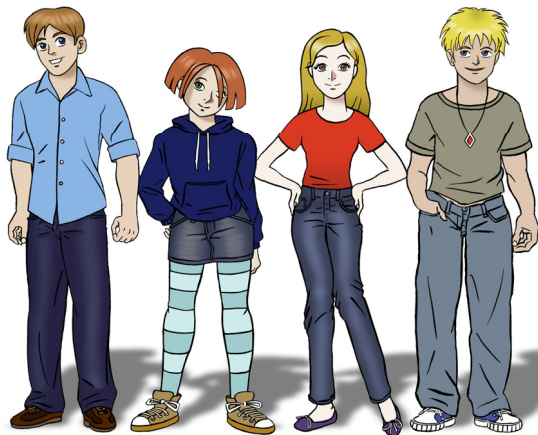
• How many times have you kicked yourself for not following through on a New Year's Resolution?

Do friends and family roll their eyes when you announce (yet again!) that you're going to get fit, give up desserts or even <gasp!> earn more money?

You know that setting goals is a good idea, yet time and again you stumble... did you make your goal too hard? Are you being unrealistic? Were you invested in the end result?

Wouldn't it be awesome to know exactly what steps are required to achieve any goal?

If you're ready to receive different money results, here is **Set It and Get It** – our six keys to successful money goals!





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## **Your goal must be written down**

When your thoughts are in your head they are nothing but wishes and daydreams. As soon as you commit them to paper, you're telling your subconscious mind "This is the result I want you produce."

When you write your goals down, you activate a mental filter system which makes you aware of the opportunities, resources and people available to turn your goal into reality. Even if you struggle with words you can cement your goal with pictures and drawings. A goal on paper is a goal almost half-finished!





## **You will be rewarded for being specific**

Your goals absolutely must be specific. If you write your goal as “I want more money”, how does your subconscious create that? Finding a coin behind the couch cushion achieves that goal. So does receiving a small pay rise or receiving a huge inheritance. “I want a new car” could see you squeezed into a hatchback when you were dreaming of a chunky off-road truck!

Describe in precise language what you want to achieve, and give it a time-frame. A goal without a deadline is still just a dream. A time limit lets you monitor your progress and can give that sense of urgency to keep you moving!

How will it feel to achieve the goal? Will you be proud, excited, happy, relieved...? Write that down too. Describe the entire goal as specifically as possible.





## **Goal setting is a skill and a discipline**

“I tried goal setting once but it didn’t work!” Huh? That’s like playing your first ever round of golf and deciding that you’re no good at it! Like any skill, developing mastery at goal setting takes practice, practice and more practice. But it is learnable!

We should teach the process of goal setting in great depth at school. Where would your parents be today if as a teenager they understood the secrets of goals? How many of their dreams would have been saved from the dusty ‘maybe one day but probably not’ shelf?





# 4

## **Beware of overestimating and underestimating**

You read a book about money or go to a seminar... you get fired up... you're convinced that you can actually bring your money dreams to life... so you enthusiastically set some inspiring goals... a couple of weeks pass... nothing seems to be happening... your action list doesn't look to be getting any smaller... the first little flicker of doubt appears... before a month passes you're kicking yourself for actually thinking you could reach your goal... and so another dream dies a lethargic death.



This is a common scenario, because people regularly fall into the trap of overestimating what they will achieve in the short term. Yet they also underestimate what can happen in the long term. Just like your money growing in the bank thanks to compounding interest, your little baby-steps and mini-successes in the next 12 weeks will have an enormous pay-off over the next five years!



## **Your WHY is more important than the HOW**

Will there be days when you would rather stay in bed or watch TV, instead of working towards your money goal? Oh yes! Will there be people who stomp all over your dream with their words or actions, hoping you will join them in the crowd of mediocrity? Absolutely!

The one thing that will get you through these trying times is a compelling, vivid, super-strong reason WHY you want to achieve your goal.

“Because I *should*” and “He/She thinks it’s a good idea” are completely useless reasons. Get personal – why is it important to YOU? Uncover the emotion behind the dream and list the benefits of achieving it.

The stronger your Why and the more compelling reasons you have, the greater your chance of reaching your goal. It’s your Why that will keep you going when that little voice says “It’s not worth it - just give up!” It’s your Why that gives you courage when you don’t know what step to take next.





## **You don't need the HOW to begin**

The biggest brake to reaching your money goal is the belief you can't begin until you know exactly how you're going to achieve it. Life isn't like that!

- How do you get good at a sport? You play it! Do you always win? No – but you'll always lose if you never step onto the field.

When working towards your goal, *something* is always better than *nothing*. Even by taking a tiny, seemingly insignificant step, the often-daunting journey to achievement has begun. Yes, change can be stressful and stepping into your courage zone makes your heart race, but confidence comes from action. Even if the action doesn't produce the results you expected, at least you're off the mental couch and have taken the first step. Build on that energy!

Without action, your dreams will never become real. You will never have a 100% failsafe plan for how to reach your money goal, so just start where you can – today!



Hi! We are the **Money Mindset Mob™** and feature in the *Drive Your Money Forward* financial literacy programme.

We are enthusiastic believers in independent teens and help young adults around the globe get their head around money – one of the vital skills for anyone facing the world beyond the front door!

Before you conclude we must be financial wizards or accounting geniuses, we're not. We are simply normal teens who have the weird super-power of being able to explain so-called-complicated-stuff in simple language.

We'd love you to connect with us! Find us on Facebook, follow us on Twitter or check out our blog at [MoneyMindsetMob.com](http://MoneyMindsetMob.com)

*Ashley Stasher, Splurger Spike, Scaredy-cat Pat, Streetwise Mike*

Our creator, **Stuart Fleming**, is a professional speaker and teen money coach. Seeing the potential in people and filling them with a sense of "Yes I can!" is a natural knack he has. His coaching, speaking and consulting is all geared towards helping people become more confident and independent... all "100%-non-boring!"

