

Goals Exercise

From the book *Wealth On Any Income*

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Plan your future, S.M.A.R.T. Goals

How to set long term goals and the action steps to achieve them:

The key to setting financial goals is to be specific. Effective goals need to be SMART. I don't mean smart like my mouth. Smart is an acronym for Specific, Measurable, Action-oriented, Realistic and Time-limited.

Specific

Goals need to be specific. As an example, I could say, "I want people to like me," when what I mean is that I want Dianne to like me. Well, how will I know if she likes me?

Measurable

If I ask Dianne to go out to a play and she accepts, I say she likes me; I create the measurement. If you said you wanted more money and I gave you a penny, you'd have more money. Instead, you could have said, "I want \$1,000." Then we'd have something to measure to see if you got what you asked for. You create the measurement.

Action-oriented

This means the goal is not static. It involves doing something. Do not use the words going to. That's like saying, "I'm going to be rich." You are always going there, but never arrive. Use verbs like living, sailing, flying, driving, cruising, and so on.

Realistic

I can't say what's realistic for anybody. There used to be a program on TV called "Mystery Science Theater 3000." It was on the Comedy Cable Channel about a guy that's trapped in space and forced to watch the worst movies ever made. The creator of the show and his two robots talked over the soundtrack and made funny comments throughout the movie. He was told when he was in high school that he watched too much television. His teacher said, "You can't earn a living watching TV." Guess what? He earned a living watching TV.

Barry Bonds, baseball's home run champion, was told by his high school science teacher that he could not earn a living playing baseball, so he better buckle down and study his text books. Barry Bonds has made history, but not his high school teacher. So I'm in no position to say what's realistic or what's fantasy for someone else. That's something you have to decide for yourself.

Time-limited

A goal is nothing more than a dream that's got a time deadline attached to it.

Let's tie together two parts of SMART goals: Specific and Time. In my workshops, I often ask this question, "Do you want to be rich?" Many people raise their hand indicating they want to be rich. Would you? Then I single out several people who raised their hand and ask,

“How much is ‘rich?’” Guess what? Hardly anyone is able to tell me how much money is “rich.” They’re probably rich now and don’t know it.

You may be in the same category. You have a place to live, food to eat. That’s better than millions of people on this planet. Any book you want to read, you can go to the library and read it for free. Anywhere you want to travel in this country, they’ve paved the roads for you, and you rarely have to pay any tolls. I’d say you’re rich now.

But let’s talk numbers: \$100,000, \$1 million, \$3 million, \$5 million, \$100 million. It doesn’t really matter. We just need something *specific* so we can talk about *time*.

Let’s say your reply is, “\$5 million would be rich.” Now, when do you want to be rich? If you say “now,” you weren’t paying attention. Remember when I was talking about realistic versus fantasy? That’s where this would fit, unrealistic.

I can’t say for sure, though. Maybe you’re on the edge of a huge income breakthrough. You’re up for the starring role in some movie, or your script is about to be purchased for a princely sum, or you’ve got a winning lottery ticket. I don’t know.

Instead of saying you want to be rich “now,” let’s say you picked ten years. This is how you break it down: If you created or accumulated about \$315,000 per year at 8%, you’d have the \$5 million in ten years. (Note: \$315,000 in ten years is only \$3,150,000 in deposits; \$1,850,000 represents the earnings.)

Next, you want to have the goal written in present tense, from the future, as in the following example:

It is June 15, 2019 and I am excited as I relax on the beach in Hawaii and check my laptop to see another monthly deposit of \$50,000 in rents to my checking account. (This would be written in 2014.)

You also need to include how you will *feel*. This is one of the reasons *why* you want to achieve the goal. This is one of the most overlooked important ingredients in goal setting. It’s in a few books, tapes and programs, but not all.

Think for a moment. Can you tell me something you do that does not include how you feel? You could be so disconnected from your feelings you may not even be sure what I’ve just asked. As an example: How do you feel when you drive to work? Happy, sad, resentful, scared, numb, or joyous? *Why* are you doing this activity? How do you *feel*?

There are only two reasons why we do anything: We want to either avoid pain or we want to gain pleasure. Development of this theory goes back to Sigmund Freud, Pavlov and others, and has been popularized by Tony Robbins and N.L.P. (Neuro Linguistic Programming). (You can learn more about N.L.P. in the appendix.) Can you think of anything else you do that doesn’t involve either avoiding pain or seeking pleasure? Probably not.

So, if those are the only things that are motivating people, avoiding pain or gaining pleasure, you need to include the feelings you want to have in your goal. That’s the only reason you’re doing it. That’s the “why” you want it. That must be clear for you, because that’s what is going to motivate you.

Do you want \$5 million so you can feel relaxed and retire on a yacht? Feel a sense of accomplishment because you can feed the hungry of the world? Feel confident, able, free, joyous, or secure? Do you want \$5 million to feel abandoned, ashamed, baffled, confused, defeated, embarrassed, empty, humble, insecure, jealous, panicky, righteous, spiteful, tense or

unloved? Or, do you want \$5 million to feel worshipped? Or, do you figure it will make you feel the opposite of those feelings? (Check the appendix for a large list of feeling words.) Get clear on *why*. The clarity of the why creates the power to take action.

The two most overlooked keys to achieving your goals

I'm now going to tell you about the other two most commonly overlooked elements in achieving your goals: other people and tracking results.

1. *Other people*

It's vital to have other people involved. Share it with other people. Do not work on it by yourself. Have other people support you. Get outside advice and coaching. Find a mentor. Model someone you respect, get them to assist you. Are you picking up a theme here? You don't need other people . . . any more than you need a stove to cook food. You could use a campfire, barbecue or fireplace. It just makes life easier and more rewarding.

Achieving goals is something you do with other people. It is not done by yourself. We can all learn something from Alcoholics Anonymous: When there was just one drunk who wanted to stay sober, he found someone else. In trying to keep other people from dying of alcohol abuse, he stayed sober. If working together can keep people from killing themselves from drinking, do you think it might also work with something as simple as achieving your goals?

I am suggesting it's doubtful you'll do anything of consequence by yourself. Lee Iacocca did not turn around Chrysler by himself in 1979. Who did he have help from? Everybody: The Federal government, taxpayers, stockholders, executives, unions, managers, supervisors, and line workers. Practically everybody. He did not turn Chrysler around by himself.

If there is a goal you want to accomplish, if you ignore everything I have said about effective goals up to this point, and all you do is work with other people, you've got a 90% likelihood of achieving it. Why? Because the people with whom you are working will help you focus on making your goal specific and measurable. They'll question you about being realistic and having a time deadline. They will support you in getting what you want.

In 1994, I took a workshop because I had a desire to work four days a week instead of seven (using other people's definition of work). My son had a great definition of work. He says, "It's only work if you'd rather be doing something else."

Anyway, I said I wanted to limit my work to four days per week. Someone in my group asked me what I wanted to do on the other three days. I had no answer. I didn't have a why like I said you needed. The only things that came to mind were writing, reading and going to workshops—things I already did whenever I wanted to. It took talking with someone else to get clear on what I wanted. It's other people who can help you get what you want, or get clear on what you want.

Are you afraid that if you ask other people for help, they're going to tell you to drop dead or something? If you ask other people for assistance, they will want to help you. If you ask ten people for directions, eight of them will be thrilled to help. All you have to do is ask. If someone asked you for support, you'd provide it if you could. Wouldn't you?

Back when I was doing personal financial coaching, about 70% of my clients were women, and very few of them had a problem asking for help. The comments you've read are directed primarily to men. Do you know why Moses was lost in the desert for 40 years on a trip

that should have taken 4 weeks? He wouldn't ask for directions. (I guess it's a macho thing passed down for generations.)

It's possible you could achieve what you want by yourself, but it's only a 10% possibility. If you involve other people and let them assist you, you've got a 90% likelihood of success. James Prochaska, a University of Rhode Island professor, has conducted several studies on the effectiveness of support groups. In his book *Changing for the Good*, he says 90-95% of the people who try to modify their behavior on their own - without the support of a group or professional counseling - fail. If you were a gambler, which odds would you prefer? 1). Ask others for support or help: 90% success rate. 2). Do it by yourself: 10% success rate. I suggest you let others support you. All you have to do is ask. The following are two ways to work with other people; coaching and speaking to others.

Speak to others and ask for coaching

It's funny if you think about this: Why is it the finest athletes in the world have a coach? Is it because they're incompetent, helpless, don't know what they're doing or how to do it effectively? Of course not. They have a coach because they recognize the value of having someone hold them to account, or hold them to a higher standard than they've yet to achieve. I guess regular people don't need coaches, though. It makes more sense for regular people to continue to make mistakes and get no feedback. Right? Repeating what doesn't work builds character. Obviously, these are silly comments, but they illustrate the silly thinking we sometimes have, like, "I want to prove I can do it all by myself with no help from anyone."

A coach doesn't always tell you something new. Sometimes they tell you something you already knew, but a little differently or at the time you most needed to hear it. They can create the opportunity for you to have a shift in attitude about what you thought you could accomplish. They can hold you to account to do another 2%, which when repeated over and over again results in a huge shift in what you were previously doing.

Even though I'm semi-retired, I still coach four to six business owners or professionals in a year. It is such a joy to work with people who can take the coaching and produce results. A recent client in the construction business is such an example. I would suggest he take a vacation with his family, or sell a piece of property, or set up a meeting with a particular person and he would just do it. In the six months we worked together, his net worth increased from \$900,000 to \$1.5 million. That's a \$600,000 increase in six months. He said the \$3,000 fee was well worth it.

Coaching is designed to empower you to use more of the talent you already have, to apply more of your skills and abilities, to break up the limiting thinking which may hold you back from applying those skills and talents, to support you in making choices which can alter the quality of your life. If you look at it, the quality of your life comes down to the decisions you make on a moment-by-moment, day-by-day basis. Haven't there been decisions you've made that have changed your life, both for the positive as well as the negative? Haven't there been decisions you've made which were colored by the understanding you had at the time about a particular situation or person, and they shifted what could have been the result in either a good or bad way? Of course you have.

A cat may not know the results of walking on a hot stove, but once it burns its paws it will make better decisions in the future. Like the cat, many of us have learned through pain. We tried things and may have used poor judgment, which gave us information about what doesn't work. As a result, we make look at how we can make a better decision next time, or we may react to and avoid anything that looks like the same situation. The word *distinctions* is used to

describe this concept of using information to make different decisions. The research I've done indicates several authorities who offer transformation programs use this concept, including Anthony Robbins and Werner Erhard, the founder of EST.

A 'distinction' is defined in the dictionary as quality or characteristic that makes something different. Someone might give us a flower, and we will make that mean something. What happened is; we were given a flower. What it means or the interpretation is what we add to it—such as the person likes us, wants something from us, or is just weird. The distinction is that the two events are separate and different; receiving the flower and the meaning we assign to it.

However, in our normal day-to-day life we combine the two events into one and cannot distinguish one from the other. The cat does not recognize what must occur for the stove to be hot. It only knows it must stay away after it is burned. We have the ability to see the difference between a hot stove and one that is cool.

To produce the financial results available to you, you will want to see the difference between how you've taken actions in the past and results. Just be aware that it is difficult to be open to a more powerful and fulfilling life if you refuse to look at the interpretation or meaning you have assigned to a past event. If you've shared something personal with someone who later used that to hurt you, it could mean you should never share anything personal again. Or, it could mean you need to be more discerning about with whom you share personal information. A coaching relationship can provide the clarity and distinctions you may be looking for.

This book is like a coach. This book is my attempt to reach out and provide you with information you may already know but not be using, to dig a little deeper when you hear something negative from another, to provide the motivation for you to use what you know. I may provide some new information, and I hope I provide the inspiration for you to take action on it. I will provide tools to create financial independence which you may or may not have had before, but explain it in a way that creates a desire for you to use the tools and create prosperity for yourself. And, the most powerful way to create or produce the results you want is to go beyond this book and work with other people. This book cannot interrupt your faulty thinking; that requires another person. But two people can use this book as a guide to coach one another.

Another way to evaluate a choice, besides our own experience, is to use the experience of others. You will find the experience of others in this book. We don't have to get beat up as we learn things if we're willing to see what worked, or didn't work, for others. The key is to determine how similar you are to the frame of reference you're using.

Because your uncle, aunt, whoever, went broke in a grocery business or lost money in the stock market doesn't mean the same will happen to you. Speak to them or others who knew them and get the whole picture. I recall a story one of my clients told me about a grandfather who went broke in the depression and lost his business, as if the depression was the cause. When he investigated further by speaking with his aunt and uncle he discovered this grandfather was an alcoholic and a gambler. He would have destroyed any business regardless of what was going on in the economy.

People say things like "Stocks are bad" because they lost money. What they don't tell you is they were gambling in "penny stocks" and not investing in well-respected or profitable corporations such as General Electric, 3M, Coca-Cola, Microsoft or Walmart. You have to get more information as to why they say what they say before you take it at face value. How similar are your knowledge, skills, and attitudes to theirs?

If, after all I've provided so far, you're still reluctant to ask other people to help you, I need to ask you this, "What makes you so grand, noble and regal to rip off other people of the

good feelings they could have?” I assert the following: When you don’t ask other people for assistance or allow them to support you, you’re ripping them off. You’re taking away from them the opportunity to feel good about themselves, by contributing to you. I hope you can hear what I’m saying because this is the most important key to getting what you want.

I’m sure you know there are some people not to ask. Right? You know who they are. They’re the family members who tell you that you’re an idiot for thinking you deserve what you’re asking for. They’re the co-workers who have their lives in the toilet, and want to tell you why you belong in there with them. Use your head—either stay away from these people or, if you’re inclined, pull them out of the toilet.

1. *Tracking Results*

The second vital missing component in most goal setting workshops involves tracking your results. (The first was working with other people.) It’s taking the time to write down the small daily action steps and milestones in the calendar you use, appointment book, iPhone, computer, or Week At-A-Glance. Whatever it is you use, you need to write your action steps in there and monitor how you’re doing compared to what you planned.

Are you aware how much of the time a plane flying between Los Angeles and New York is “off course?” It’s about 95% of the time. How can that be? It’s simple. The plane follows a type of radar tracking beam. When it gets off course to the north a few degrees the instruments alert the flight crew, then they correct to the south. They pass right by the beam again and when they get too far to the south, they’re alerted again and correct. They do this hundreds of times during the flight. In addition, they communicate with air traffic controllers. (Look what showed up: pilots not producing the goal by themselves!) If they weren’t paying attention, or didn’t have this beam to guide them, they could end up in Miami instead of New York.

When I was working on one of my goals, which was writing my first book, I wrote in my appointment book how many chapters I had to have completed by a certain date. When I got to that date in my appointment book, if I wasn’t where I needed to be with the number of chapters, I knew I was off track. I could take some corrective action. If I didn’t have the guideposts written in my appointment book, I could have just wandered farther and farther off track.

The Five-Year Financial Goal

This could be considered the first tool to creating anything you want. But, it’s so big and important it’s like the box that holds all the tools. While we will be focusing on financial issues, please recognize the power of this toolbox. It’s not that it’s a five-year goal: it could be one year, ten years or one hundred years. It’s not even required to be a goal. It could be an objective, mission or vision. The power is in writing it down.

There is a powerful way to write your five-year goal that is more effective than any other method I’ve researched, studied, tested or used. There are two basic ways you can do it: You could start thinking about a five-year goal by saying to yourself, “Here is where I am today. And, based on where I am today, this is where it looks like I’ll be in five years.” That’s one way of doing it.

That’s *not* the way I’m going to ask you to do it. That’s writing a goal in the present and figuring out what it’s going to look like in five years. I gave you a correct example about 10 pages ago. The process I’m recommending comes from Barbara Sher’s book, *Wishcraft*. What I want you to do is make believe you’ve got a magic wand. (Pick up a pencil or pen and wave it

around. Stop worrying if you look silly or not. Wave it like it has magic, because it does.) Wave that wand like you can have anything you want.

What I want you to do now is divorce yourself from the present. I want you to stand in the future of what you want and write a goal based on what you want. This is the most important concept to grasp: Pick the future you want from the future, not the present. This is to be a goal not connected to or built from where you are today, but based on the future you want to have.

This is how I wrote my goal in 1994:

It is January 27, 1999. I am thrilled and happy being interviewed on *Good Morning America* about my book *Wealth on Any Income*. Through my company, The Financial Coach, I am a nationally known and respected speaker and consultant on the issues of people's feelings and attitudes about money. My workshops, materials, tapes and books have helped thousands of people handle their money more effectively.

Let's examine the components of this goal.

"It is January 27, 1999." Was that the date at the time? No, I said write it in present tense and stand in the future. Mine was five years in the future when I wrote it in 1994.

"I am thrilled and happy being interviewed (here are the feelings and the action) on *Good Morning America* about my book *Wealth on Any Income*." When I show up on this show, will you be able to measure if this happened? It's specific, isn't it?

"Through my company, The Financial Coach, I am considered a nationally known and respected speaker and consultant on the issues of people's feelings and attitudes about money. My workshops, materials, tapes and books have helped thousands of people handle their money more effectively." That's what I wrote.

I only had three handicaps when I wrote the above goal. The first handicap was I didn't know how to write well; second, I didn't know how to write a book; and third, I didn't even know anyone who knew how to write a book.

Would it have made any sense to write this goal if I stood in the present and looked at where I was? No. Instead, I stepped into the future and I wrote a goal based on what I wanted! And, guess what? The handicaps got solved.

I shared the goal with my ex-wife. I said, "I want to have a book out, but I don't know how to write a book."

She responded, "Why don't you talk to Steve?" This is her brother, my ex-brother-in-law. I forgot he was an author! Have you heard of Prentice-Hall, the big publishing company? That's who published his books. And, guess what? There were only four authors with that company that generated more in book revenues than he did. He was their fifth largest, income-producing author, with a seven-figure annual income. The guy knows how to write books, and it's my own ex-brother-in-law. So I called him up and said, "Will you show me?" and he said, "Of course."

I went to his home in Del Mar and I found out the mechanics of how to write a book. Now, the only problem was, I didn't know how to write.

Next, as a member of an apartment owners association, I was given the opportunity to write some articles for their magazine. I didn't think I knew how to write, but because I continued to share with people what I wanted, I met someone who was writing for a newspaper, Mischa Martin. I asked her (again, help from other people) if she would read my article and give me some feedback. And she said, "Sure."

We got together over lunch one day. She was looking over my article and asked if it was okay to make some corrections. I said that would be fine. She showed me how I had the present tense and the past tense in the same paragraph. She corrected the grammar. She asked me what I meant to say with some sentences. With her red pen, she cleaned up the whole thing. When she handed it back to me, it looked like it bled to death, so I commented, “Boy, I knew I didn’t know how to write.”

She said, “You write beautifully, what are you talking about?”

I responded, “What do you mean? Look at all these corrections you made.”

She looked at me kind of puzzled and said, “I just did what an editor would do.”

I blurted, “Oh! You mean that’s not the same as writing?”

She replied, “No, writers write. Editors edit.”

I’ve never forgotten that, and I would have never learned it unless I had written a goal from the future, not the present.

Something else I learned: I can be an author, and not even write down one word. Do you think Lee Iacocca or Jerry West wrote their own autobiographies? I can tell you they didn’t. They were just the authors. A writer was hired who physically sat down and wrote the book.

Your Five-Year Financial Goal

Now it’s your turn. I want you to take five minutes to write either a financial or a career goal that describes what you want five years in the future, written from the future. If you take any more than five minutes, then you may be filtering out what you think you can have. Stop reading now and write down what you want as a five-year career or financial goal. Don’t wait to do this until the right time. The right time is right now.

It is _____ (date). I am
_____ (feelings) (action verbs)
_____.

Did you stop and write? Come on! This is for you. If you were in one of my workshops you couldn’t get away without writing a five-year goal. Everyone else around you would be writing while you were staring into space. I’ve got what I want. It’s time for you to work on getting what you want. By the way, if you have some conversation in your head about what you deserve, or don’t deserve, drop it! Just write what you want, please.

You cannot do the next step unless you’ve written your five-year goal.

For the next step, you can either work backwards to figure out where you need to be at 2 years, 1 year, 6 months, and so on. Or, you can jump to what needs to be done tomorrow.

It is _____

Again, this process came from the book *Wishcraft* by Barbara Sher. It’s one of the best books I’ve read on how to get what you want and is listed in the resource section. Barbara was a therapist in New York and did workshops all over the country for the Learning Annex. When I attended one of her workshops she made a suggestion to me that sped up by years the attainment of my goals.

To figure out what you can do tomorrow, create a list of all of the items you can imagine which need to be done to achieve your goal. Look over your list and ask yourself the question, “Can I do this tomorrow?”

It seems like every goal I’ve seen had the same first step. It was *research*. Research is going to google, a library, bookstore, magazine stand, or talking to someone who might have some information.

As an example, let’s say you want to be a doctor in five years. Tomorrow you could talk to a doctor to find out what to do first. You could call up and ask, “What do I do to get started? What do you suggest? What do you recommend? Who else can I talk to?” You could go up to a librarian and ask for books to research. You could call a medical school and ask for some advice.

If you want to have an international business you could call the chamber of commerce, go to the library, or ask someone you know if they know someone who has an international business. Key point: When you ask someone for assistance and they don’t have the information or knowledge on your subject, ask them who they know who might know, and contact that person.

The Action Structure to Produce Results

What you are now beginning to create I call the ***Action Structure to Produce Results***. You’re writing down what you want. You’re writing the timeframe for completing certain milestones, you’re figuring out what you have to do to get started, and you’re going to be talking to people who can assist you.

Now you must write down *specifically* what you will do tomorrow. Let me repeat that. You must write down specifically what you will do tomorrow. You must write down who you will talk to, where you will go, and what time of day you will do what’s needed. This is where your appointment book comes into play, or calendar, iPhone or whatever you use to remind yourself of what needs to be done. If you don’t have one, go buy one, that’s your first step. Go out tomorrow and get an appointment book or daily planner. The structure that produces results comes from writing down what you need to do and placing it where you will see it so you can act on it.

Also, today or tomorrow, find the people, or person who will be willing to hold you accountable for doing what needs to be done to get what you want. Remember, you don’t do this stuff by yourself. Where do you find this person? Ask a friend, relative, co-worker, or neighbor.

Join a 12-step program, church, temple, or support group. Form your own if you can’t find one. Bring together people who want to change their lives and use this book as a guide to getting started.

Tomorrow I will _____ at _____ (time of day).

Remember, write it down where you will see it and take action on it. Tell others what you are going to do and ask them to check with you to see if you did it. Set up a specific date and time to speak with them. You could earn a living as a “life coach” just by following this structure.

The resource section in the back of the book lists various books, tapes, meetings, magazines, newsletters and organizations that you can use for support in achieving the goals you desire. The concept behind the list is even more important than the concept of the list.

Let me illustrate the concept by asking you the following:

Did you eat yesterday?

Did you eat again today, or plan to?

Yes? Oh! What was wrong with what you ate yesterday?

Is there something wrong with you that you need to eat everyday?

Do these seem like dumb questions?

Of course, there's nothing wrong with what you ate, how you ate, or who you are. It's natural to eat every day. Your body uses up the food and you eat again. This is natural and normal.

Let's try some other questions:

Did you bathe yesterday?

Did you bathe today?

Do you figure you're probably going to bathe again tomorrow?

If you answered yes, does this mean there is something wrong with the way you bathe?

Could there be something wrong with you?

Gee, maybe this is natural, too. Is it possible this is normal, too? Your body gets dirty and you have to wash it again if you want to be socially acceptable.

Okay, I know I'm going to get you on this one. Do you feel inspired to take action on your financial goals because of reading this book? If you've read this far I would expect your answer to be yes. Have you ever been to a workshop, or read a book, or listened to a sermon or tape program and afterwards felt motivated to take some action? Did that enthusiasm wear off after a few days? Did you ever wonder if there was something wrong with the message you got, the person who delivered it or something wrong with you when it wore off after a few days? Lots of people say they felt this, or thought this.

I don't get it. What produces more results, your body or your mind? Your mind. Right? It's the mind that produces the results, and you feed and bathe your body every day, and it wears off, and that is normal. When motivation wears off, why do you act like something's wrong? How come you're not rushing to read another book, or listen to another tape or CD, or pick up the phone and talk to someone who can support you? This is called feeding your mind. If this is what *you* do, congratulations! If this isn't what you do, how come you're not feeding your mind again? Isn't that what's missing? When you're not motivated or inspired anymore it means your mind is hungry. So feed it.

That's why the resource list is so important as a concept. It lists food for your head. It's natural for the motivation to wear off, just like it's natural for the food to wear off. It doesn't mean there's anything wrong with what you heard or who said it. It doesn't mean there's anything wrong with you. It's natural that it wears off; it means your mind is hungry and you need to feed it.

Just like your body needs food, it also needs exercise. If you went to the gym and lifted weights once, would you expect that to last you for the rest of your life? No? Then why would you expect to attend a financial planning workshop and expect to be inspired for life? It seems as though many people think, "Oh, golly, I guess there's something wrong with me." It would be like thinking, "I showed up to the gym once and lifted some weights and figured now I'm fit." Or, "I went to a workshop once and got inspired, but it wore off, so there's no point going again. I figure it ought to last for two years." That's stupid, isn't it?

Our drive, motivation and inspiration will wear off just like the food we eat. We all need to continue to feed our minds because that's what produces the results. With awareness, tools and actions, you can create financial prosperity and financial freedom. Remember in a previous

section I spoke about the book *Change Anything*? Can you see how important it is to have multiple support structures in place?

After you complete the next two sections, I invite you to write to me and tell me how successful you've been using this program. I'd love to hear from you. Now, let's address some challenges and solve them.

How the Problem Started

You're not alone and it's not your fault. Remember the questions I asked about where you learned how to handle money? Wherever I ask those questions, the results are the same. Whether it's in my public workshops or corporate training, when I address a conference of accountants or financial planners, or even when I train high school teachers, the answer is the same: Less than 8% of the people were given instructions early in life on how to handle money. That means while we are all expected to know how to handle money, 92% of us have not been taught. This is why I say it's not your fault.

Thank you for requesting this goals exercise. If you need additional support, please feel free to reach out to me at rennie@WealthOnAnyIncome.com