

THE EXTRA POINT

BY JERRY ROBERTS



1027 Getting Real with Our S.M.A.R.T. Goals

Most people never write down their goals. Goals that aren't in writing or documented in some fashion, have almost no chance of being achieved. Yesterday, I asked you to come up with one goal, large or small, and we'd work on it today. I'm Jerry Roberts, and we'll get to that, next, on The Extra Point.

If you chose a goal, we'll be working with the S.M.A.R.T. goal system. The first letter, "S", stands for specific. I asked that you go into detail on your goal, asking these questions:

What is the outcome I want?
Why do I want it?
When do I want it?
What will I sacrifice, if necessary, to get it?
What support will I need, and from who?

If you did that, we're ready for the rest of the formula.

M is for Measurable. Weight loss can be measured. Income can be measured. If your goal has anything to do with numbers — increasing them or reducing them — there's a pretty fair chance your goal can be measured.

Let's say it's about weight loss. If you say you want to lose 10 lbs. in 10 weeks, that's easy to figure. However, part of your plan would have to do with adjusting your diet and exercise. There are numbers associated with those as well, and would require measurement.

A is for Attainable. Can it be done? This part of the conversation is usually reserved for the more ambitious goals we have. Yet, it also applies to the simpler ones. While we know we can attain the goal, can we do it in the timeframe we've set?

Let's say we use yesterday's example of saving \$100,000 to put a downpayment on a house. You want to hit that amount in 24 months, and right now you're halfway there, at \$50,000.

That's a little over \$2,000 per month for two years. Is that attainable? You can probably work out a scenario where you convince yourself it is.

This takes us from attainable to the "R", which is realistic. Is it realistic that you'll be able to save \$2,000 a month for 24 consecutive months, when you know you've never saved more than \$1,000 in any one month.

What makes you think you'll be able to put away more than \$2,000 each month for the next two years? Would it be safer to choose three years to save up the additional \$50,000?

Don't let the "realistic" part bring you down. If you say it'll happen in two years and you take the actions needed to do it, then maybe you'll do it even faster.

T is for TIME BOUND. I actually threw this one upfront in the specifics category. You get a second look at it here. Number one, and most important, don't ever set a goal without a deadline for achieving it. If there's no deadline, then it's only a dream or random thought.

If you are honest with yourself and get through the S.M.A.R.T. system, you're ready to hit the "GO" button. Goal planning and goal setting have nothing to do with goal achieving. Now, you've got to get things rolling. The question is always, "Where do I start?"

(Con't.)

You want to plan each step all the way, all the way to completion. Some of those steps you might have to break up into baby steps. That's okay, do it. Just get a crystal clear picture of where you're headed, then launch into step one and you're on your way.

If you've got a goal ready to rock with, then you can be in "go" position in a day, or maybe two. Let us know how things turn out.

That's the Extra Point. Be responsible and make something good happen today. For 93.3 and the Ray Gibson Show, I'm Jerry Roberts.

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