

Share your goals with an accountability partner to keep you on track toward completing your goals.



Goal Setting in the New Year

The new year is a popular time to think up new goals to achieve in the coming year. If you can picture the life you want to lead, you can achieve it through realistic, measurable goals.

Set Achievable Goals


The key to attaining your dreams is simple: set S.M.A.R.T. short-, mid- and long-term goals. Short-term goals are tasks that are achievable within a brief amount of time, such as the next two weeks. Often, these goals are smaller pieces of larger mid- or long-term goals. Mid-term goals are attainable within a few months, while long-term goals are bigger, more challenging goals that can take time to complete. For example, if your long-term goal is to run a marathon, a short-term goal may be to complete a 5K race, while your mid-term goal may be to complete a half marathon.

Visualize Your Success

Visualization creates a vibrant picture in your mind of what your life will look like when you've achieved your goals. For inspiration, consider:

- **The Positive Power of Why:** Why do you want to fulfill this goal?
- **The Price of Completion:** What are the steps you need to take to make this goal happen?
- **The Cost of Non-completion:** What will happen if you don't achieve this goal?

Visualizing your goals and answering these meaningful questions will help build a blueprint for your focus and aspirations. Once you have your big vision of your future, create smaller achievable goals to turn it into reality. Write down your goals, and post them where you will be reminded of them daily.



SMART GOAL SETTING

- S. SPECIFIC & WRITTEN
- M. MEASURABLE IN PROGRESS & COMPLETION
- A. ACHIEVABLE OUTCOME
- R. REALISTIC IN TIME & SKILL
- T. TIME-BASED ACHIEVEMENT

Overcome the Common Challenges of Goal Setting

Goal setting can be an intimidating process and there are many reasons that people avoid it. To help you achieve your aspirations, avoid these common pitfalls:

Challenge: Setting impractical goals

Solution: Often, people set goals that may be unrealistic to achieve *right now*. However, that's not to say that the goal wouldn't be viable after some time and/or training. Break large goals into smaller, measurable short- and mid-term goals.

Challenge: Fearing failure

Solution: While some people set the bar too high, others set the bar too low or don't set it at all to avoid disappointment. Don't let the fear of failure paralyze you—continue to create challenging goals that propel you forward. Studies show that the additional effort and motivation required to achieve challenging goals makes them more fulfilling to accomplish than easier goals.¹

Challenge: Not having a plan

Solution: A major part of goal setting is creating a plan of action to complete the task. To improve the chances of reaching the goal, give yourself a deadline and stick to it. Deadlines will hold you accountable to your goal and help you track your progress.

Sources:

1. Current Directions in Psychological Science, 2006
2. BBC News, December 28, 2007

Men are **22%** more likely to achieve a goal when it is specific and written down, whereas women are **10%** more likely to achieve a goal when they have told others about it.²

3 Habits of the Wealthy

1. Create and stick to a budget.
2. Pay down and eliminate debt.
3. Build wealth in a savings account or through wise investments.

3 Healthy Practices to Adopt in 2012

1. Eat a balanced diet.
2. Exercise. Walking 15 minutes a day has been shown to reduce the risk of heart attack or stroke.³
3. Reduce stress. Stress leads to anxiety, fatigue and physical tension.

3 Ways to Spend More Time with Loved Ones

1. Plan a date night every week with your significant other.
2. Eat dinner together as a family or set an evening aside for game night.
3. Volunteer together. Participate in a beach or park clean up or help out at a local soup kitchen.



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Source: 3. Centers for Disease Control and Prevention