

[IMAGE]

The Smarter Approach to Achieving Your Goals

By David Kent

If you are anything like me, you have a to-do list of projects you are never quite able to finish - or sometimes even start. Perhaps some of these items have been on your list for months or even years, but a lack of time or other circumstance has prevented you from moving on them. Let's take a look at the SMARTER way to organize and complete those items on your to-do list without further delay.

Specific

To focus your efforts and begin moving in the right direction, you first need to be specific about each of your goals. Thinking about your goals is good; however, writing them down in specific detail is the only way to clearly define them and solidify them in your mind. When putting your goals to paper, make sure they are straightforward and free of ambiguity. For example, instead of: "I want to lose weight," try: "I will lose 10 pounds over the next 10 weeks." Instead of: "I want to save more money," try: "I will increase my savings by \$2,500 over the next 12 months."

The Smarter Approach to Achieving Your Goals - Copyright © Stock Photo / Register Mark **Measurable**

We've heard it said that if you can't measure it, you can't manage it. Reviewing your goals and documenting or measuring your progress daily will help you to make the choices that continually point you in the right direction. For example, documenting your workouts and the foods and drinks that pass through your lips, as well as using the same scale to weigh yourself, are ways to measure your progress toward your weight-loss goal. You'll also confirm your measurable progress by noting how well your clothes fit, the numbers on the scale and how you feel about your accomplishments.

To measure your financial goals, you'll have to track your spending versus your income or find other measurable ways to track what factors can increase your ability to save money in the short and long term. Paying off debt, opening a savings or retirement account, or investing in tools and/or seminars that increase and improve your knowledge, thereby adding to your marketable skill set, are all effective methods of measuring your financial progress.

Attainable

Is your goal realistically attainable? Using weight loss as the example again, if you are naturally stocky or big-boned, for example, setting a weight-loss goal that would be difficult for a supermodel to achieve isn't realistic and probably not attainable. In fact, setting unrealistic goals likely will result in burnout and failure. However, losing 10 pounds and improving your all-around level of fitness are definitely attainable goals. It's also important to identify realistic, attainable actions that you can take to move you toward your goal. For example:

- *Problem:* Sweets and snacks pose a weakness for me; I find it hard not to give in to temptation.
- *Solution:* I'll avoid those aisles at the grocery store so I won't be tempted to buy those foods.
- *Problem:* I tend to overeat when I dine out.
- *Solution:* Before my food is brought to the table, I'll ask the server to pack up half of my meal in a to-go container.

Financial goals can be attained easily by realizing that consistent efforts can produce big returns. For example, making or saving an additional \$50 a week x 4 weeks = approximately \$200 a month x 12 months = \$2,400 a year. Another \$200 a week x 50 working weeks a year = \$10,000 additional in annual income.

Instead of working twice as hard to earn more, it's easier to improve your bottom line by simply spending less. Is this an attainable goal? Sure! Buy in bulk from wholesalers and save on all kinds of everyday items you and your family use frequently. Watch for special offers and use discount codes whenever possible. Also re-evaluate what you have purchased in the past and ask yourself if purchasing the same item(s) is the best choice moving forward.

Reasonable

both the short and long term. Create a separate "do-able" action plan for each project by making a list of two short-term and two long-term goals related to the project. Next, list the tasks required to complete each short-term and long-term goal. By outlining your goals and each task needed to achieve them, you will have created a detailed blueprint to navigate your course. The key here, of course, is to make sure you are using reasonable methods to attain your goals.

Part of your action plan for losing weight might include getting some form of exercise every day, drinking more water and using smaller plates. Are these lifestyle changes reasonable and sustainable? If so, you are on your way to permanently achieving your goal. If not, you'll need to determine what steps are reasonable to you. Perhaps it's more reasonable if you allow yourself one "cheat" day a week. Is setting aside \$50 a week reasonable for moving you toward your financial goals? If not, how about \$20 a week? Again, you must find what works for your specific situation.

Timely

To successfully achieve your goals, you must set completion dates. Setting timelines for each task gives you clear targets and deadlines. Without completion dates, your goal will always be open ended and much more likely to remain unachieved. Set a realistic time frame for completion and move forward every day until your goal is reached.

Evaluate

To determine if you are on track toward accomplishing your goals, you should review and evaluate your efforts many times a day; at least at first. The more you review your goals and focus on the actions you need to take to achieve them, the sooner your goals will become a reality. Continually evaluating your progress will also help reveal your weak points and identify the areas that need improving. This process also helps you evaluate if your time and efforts are being spent wisely. One rule of thumb is to focus 80 percent of your time and energy on 20 percent of the things that produce the greatest results. This is also known as the 80/20 rule.

Reorganize

Once you have determined what works and what doesn't, make the necessary adjustments to your approach to maintain focus and stay on track. Continue to regroup and reorganize your efforts until you know you are on a stable path toward success. If something isn't helping you achieve a particular goal, rethink the process and find a better way.

The SMARTER approach to achieving your goals is similar to cooking. First you need to know what you are cooking (Specific). Then you pull together the amounts (Measurable) of each ingredient (Attainable), and bake everything at a specific temperature for a determined (Reasonable) length of time (Timely). Then you taste (Evaluate) the food and finally decide how you will modify (Reorganize) your recipe to improve

on your next attempt. Have fun with the process, and please let me know about your progress as you apply the SMARTER approach to achieving your goals in all the areas of your life. Good luck!

David Kent, LMT, NCTMB, is a massage therapist, writer, educator and international lecturer. He practices in Deltona, Fla., and is the founder and president of Kent Health Systems.

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