

Goals provide you with direction, clarity, purpose and guidance on what you want to achieve in life and how you will do it. You set goals then break them down in small tasks to complete within desired timeframes. Goals are to be within your control and measurable. Goals will need to be adjusted along your journey, they may even change completely.

S.M.A.R.T. is a method for setting goals in Cognitive Behavioural Therapy and the method I encourage within life categories. This means you can clarify your ideas, focus your efforts, use your time and resources productively, and increase your chances of achieving what you want in life.

I am going to use a Financial goal as an example throughout this as it is a subject (category) we can all relate to.

Specific: Set a specific goal. General goals are too broad and vague. Focusing on specific things provides clear direction. For example, say that your goal is "save a deposit for a house." This is too general, state how much you want to save. Amend the goal to be specific, "to save \$20,000".

Measurable: You need to be able to track your progress so you know if you have achieved it. How do you track it? Setting a goal that is measurable will help you keep focus on the direction you want to take and highlight when adjustments need to be made. Saying that you want to save \$20,000 is both specific and measurable. The track to success is clear.

Achievable: Ask yourself the question: "Is this goal likely to be achieved if I stick to my plan of action?" If you want to save for a deposit, you need to review your budget, save a realistic weekly amount and put it in savings. For example, it is unlikely you can save \$500 a week if you earn \$600.

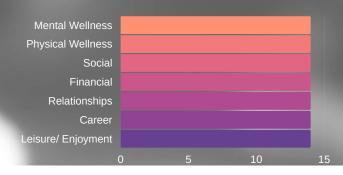


Relevant/ Realistic: The goals need to be in line with reality and within your control and benefit to you personally. If you have established a goal to save for a house in a years' time, you may need to sense check that against how much you can save a week/month/year. Maybe the goal is a 3-year goal and there are other smaller goals you can work into this long term goal. Slow and steady wins the race.

Time frame: Establish a clear amount of time that you are going to dedicate to your goal/s. Take time to think over how much time it will realistically take to achieve your goal, this helps you quantify it and work towards it. Practice patience, gratitude and adjust as you go and make short term and long term goals.



GATHER YOUR THOUGHTS



GOALS- WRITE SOME IDEAS. WHAT DO I WANT TO ACCOMPLISH?

WHY IS THIS GOAL/S IMPORTANT?

WHAT AM I DOING RIGHT NOW TOWARDS THE GOAL/S?

WHAT OTHER THINGS CAN I DO TO ACHEIVE THE GOAL/S?

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