

Three steps to achieve your financial goals



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What goals are you hoping to achieve?

This year and beyond?

Do you have a goal to save more money or stick to a budget?

Be aware most New Years resolutions fail. We have all been there and set the right intentions at the start of the year but gave up after a few months.

I can tell you why most budgets don't work.

Here are three steps to take to help you achieve your goals.



STEP 1

Set Specific goals

Be specific about what you want to achieve and why you want to achieve it:

Some examples of **WHY**

I want to reduce my credit card debt

I want to pay off our home mortgage earlier

I want to travel overseas with family, or

I want to have funds available to replace my wage, so I can take extended leave from my job to develop my own business ideas

Then drill into exactly **WHAT** that will look like

Pay off my credit card debt of \$10k within 6 months,

Reduce the principle owing on our mortgage by an extra \$50k within 5 year

Spend 3 weeks in Europe next year at estimated cost of \$30k

Have 6 months income buffer by within one year.

Some people may just set goals to save or say I need to spend less without knowing why. It can be, because that's what my parents always told me or that's what everyone else on Instagram is doing. In the long term that won't give you motivation when things get hard as they always do.

By having a very clear vision of what you want to achieve and then imaging how it will feel when you get there will keep you focused.



STEP 2

Address your mindset

This is a little trickier but can be done by doing some inner work or getting support to look at your emotions and how they can drive your behaviours and override your rational brain.

Do you have limiting thoughts such as:

I have tried this before and it didn't work, and I don't want to repeat past mistakes

I am not good with numbers, don't understand finance

My friends and family will judge me if I am financially better off than them

I am afraid to face my financial reality

I need to give to others or keep up with their lifestyle to be accepted

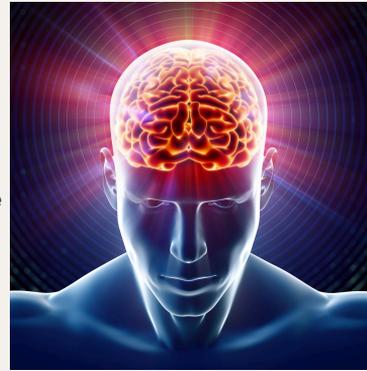
I want to enjoy life now and worry about the future later.

We all have these thoughts running around in our heads, and often are not aware of them. Did you know most of our stories about money are formed in our childhood from our experiences and parental examples.

When you know what you should be doing, but for some reason are not doing it or self sabotaging this is where your emotional brain is taking over. You can take the [money quiz](#) on my website and see which money archetypes and stories may be playing out for you.

The good news is if you are aware of these thoughts, you can acknowledge the feelings and not operate on auto-pilot in reactive mode, but slow down and let the rational mind drive your behaviours.

A good coach will help you identify these unconscious patterns and behaviours and give you support to safely acknowledge the emotions and implement strategies to move into positive actions.



STEP 3

Set up the right systems to help you succeed

So you have the goal and the motivation, but now need to address **HOW** are you going to get there.

Its easy to have the intention, but what actions are going to set you up for success?

Here are some ideas to make it easier to achieve your goals

Be real about your current situation,

- understand how much income (after tax) is coming in the door
- where are you spending your money
- what assets and debts do you have

Classify your spending into essentials (needs) and lifestyle (wants)

Set up separate bank accounts for Essentials and Lifestyle and Savings.

Automate your income (wages etc) payments into Essentials first, Savings second, then Lifestyle last.

Set up automatic bill payments for all essentials items, then you can concentrate on the important stuff

Keep track monthly of actual income and spending versus your target, using bank/finance apps or other software

Be aware you can change your mind if things change. When you know where the money is flowing, you can consciously choose to spend differently fully aware of the trade offs you may be making in the short term.

You can start small and set some little goals to achieve and once done this will give you confidence to tackle the bigger visions.



CONCLUSION

Invest time and resources

You can do this!

I can help you set up personal finance and cashflow systems to achieve your goals and make life easier.

As a Money Coach, I am inspired to create a world where everybody has access to financial education and feels empowered to take control of their situation and achieve financial freedom.

I see people struggling with money and how that impacts their lives and I truly know that I can help them to move beyond these challenges and empower them to create the life they deserve.

Start planting the seeds for growth now and you will be making those goals a reality.

[Book an appointment](#) with me for a complimentary 30 min discussion about your goals and how I can help you create the financial lifestyle you deserve.

