


# Goal Setting: Building the Blueprint for Your Success

The topic of goal setting has been explored endlessly, and frankly, the usual approach can feel like a lecture. But I want to offer something different—a fresh perspective that isn't about cliché formulas or tired phrases. Instead, let's dive into what it really means to set goals that ignite change, stretch boundaries, and build a life of intention and success.

## Are You Ready to Step Outside Your Comfort Zone?

Some of the ideas I'll share may feel uncomfortable, maybe even a bit confrontational. They might challenge your current way of thinking or push you in ways you haven't experienced before. But here's the truth: every breakthrough, every leap forward, begins with a moment of discomfort. Staying in your comfort zone may feel safe, but it rarely leads to growth. If you're ready to break free, take a moment to consider these new ideas—even if they initially feel foreign or challenging. They might just be the spark you've been waiting for.

## A Story to Guide Us

Instead of just talking about goal setting, let me take you on a journey with a family I worked with (names have been changed). Their story isn't unique. They could be you, or the family next door, working hard, trying to make ends meet, and yearning for something more.

This story is about a family I worked with for several years to get their business, family and themselves back on track, from a place where they were living day-to-day, to a place where they have all the money they need to do ‘stuff’ and enough left over to help others.

## Meet Our Family



Meet Steve and Diane and their three children—Mike, Louisa, and Claire.

Steve, a 43-year-old with a solid build and light brown hair, runs his own plumbing business.

Diane, his wife, is the organized heart of their operations, working as the P.A. in their family business.

They’re a typical busy family, juggling work, school, and sports, often finding themselves racing against time and watching the petrol gauge in the car edge dangerously close to ‘E,’ for just *‘Enough.’*

Steve and Diane like going out for dinners fairly regularly so between the five of them,  there didn’t seem to be much spare time or money in the household left over at the end of the week.



Like so many, they’ve been talking about their dreams for months.  But without a clear plan, those dreams stay just that—dreams. They have financial goals, family ambitions, and a desire to see their business thrive, but they’re not sure where to start.

When I arrived at their home, I brought a packet of chocolate biscuits with me, a personal trademark. I’ve learned over time that biscuits can break the ice faster than small talk. Diane made coffee, and we all gathered around, the biscuits already tempting Mike, who glanced at his Dad for permission to dive in.  Steve smiled and said, ‘Go ahead Mike,’ to which he did, like an Exocet missile.

## The Power of Goals

We began with a simple truth: “It’s impossible to reach even a fraction of your potential until you learn to set and achieve meaningful goals.”

I said to all five of them, “Now the way you think and operate, determines whether you are a **spender** or a **saver**. Whether money slips through your fingers like sands in the hourglass, or you hold onto cash and convert it into wealth-making or investment opportunities.”

Goals aren’t just checkpoints; they’re a way to set the direction for your life and business. When things get tough, goals can be the light that pulls you forward. But here’s the shocking part—less than 3% of people have clear goals, and fewer than 1% review them regularly.

“Why don’t more people set goals?” I asked the family. They exchanged glances, hesitant to answer.

Here’s why people avoid setting goals:

1. They’re not truly committed.
2. They don’t see the importance.
3. They fear failure—yet, success is rarely achieved without stumbling along the way.

## Reasons to Set Goals

As we discussed the reasons for goal-setting, Mike piped up with a confident “To make money!” And while that’s one reason, it’s only part of the bigger picture. Setting goals serves three profound purposes:

1. ***They give you focus and direction.***
2. ***They create momentum and drive.***
3. ***They shape the person you become.***

Goals are more than just a path to financial success; they’re a catalyst for personal growth. They build confidence. Knowing where you want to go and having a plan to get there empowers you to trust in your abilities.

‘Written goals are great confidence builders,’ I said to the family. ‘When you know where you want to go, and how you plan to get there, you are more confident of your ability.

## Six Traits of Successful People

I shared with Steve, Diane, and the kids something I’ve learned from working with successful individuals. They all have six things in common:

1. ***A positive mental attitude.***
2. ***A clear, goal-oriented approach.***
3. ***Self-motivation.***
4. ***A sense of hope.***
5. ***Enthusiasm.***
6. ***Boundless energy.***

Claire listened intently, her brow furrowed in thought, and finally said, “Yeah, that makes sense.”

## Our Goal-Setting Agenda

With the family’s agreement, we set an agenda for our session:

- ***How to set meaningful goals.***
- ***How to distinguish between needs and wants.***
- ***How to prioritise your goals.***
- ***How to stick with your goals.***
- ***What comes after achieving a goal?***

## Deep Questions for Deep Change

Before we started, I encouraged them to reflect on some thoughts:

1. *“Happiness in life requires Goals.”*
0. *“Goals give you a sense of meaning and purpose – a sense of direction.”*

0. *“Invest whatever time is required to become absolutely clear about exactly what you want and who you can best achieve it.”*

0. *“The greater clarity you have regarding your true goals, the more of your potential you will unleash for good in your life.”*

0. *“The starting point of all goal achievement is desire.”*

0. *“Success requires two things – know exactly what you want, and determine the price your will pay to achieve it.”*

0. *“The ultimate purpose of all human action is the achievement of personal happiness.”*

0. *“Setting goals, working toward them day by day and ultimately achieving them is the key to happiness in life.”*

0. *“To unlock and unleash your full potential, you should make a habit of daily goal setting and achieving for the rest of your life.”*

0. *“Imagine that you have the inborn ability to achieve any goal you could ever set for yourself. What do you really want to be, have, and do?”*

0. *“What are the activities that give you your greatest sense of meaning and purpose in life?”*

0. *“Look at your personal and work life today and identify how your own thinking has created your world. What should you or could you change?”*

0. *“What do you think and talk about most of the time – what you want or what you don’t want?*

0. *“What is the price you will have to pay to achieve the goals that are most important to you?”*

0. *“What is one action should you take immediately as the result of your answers to these questions?”*

The family got to work, answering these questions.  As they pondered these questions, I sipped my coffee, watching their faces shift from uncertainty to determination. These were the first steps in a journey that would bring them closer to their dreams.

# How to Set Goals: Discovering Gold in the Dirt

Setting goals is often treated as a mundane task—a “must-do” with little excitement. But what if goal setting wasn’t about checklists or rigid rules? What if it was about mining for gold, discovering value amidst the dirt, and creating a life rich in meaning and achievement?
Let’s dive into a story that illustrates this journey, and explore how we can set goals that bring focus, drive, and fulfilment into our lives.

## Mining for Gold

“To mine an ounce of gold,” I told the family gathered around me, “you have to sift through tons of dirt. But remember though, you’re not digging for dirt—you’re searching for gold. And to find that gold, you need a vision. You need a dream that reminds you of the value hiding within the effort.”
As we talked, I could see the spark of understanding in their eyes. Setting goals is no different: you have to sort through challenges, doubts, and setbacks. But with a dream in your heart and a clear vision in your mind, every step forward is a step toward finding your own gold.

## The Wright Brothers’ Vision

To emphasize the power of vision, I shared the story of an East Coast bishop who visited a Midwestern college many years ago. Over dinner, he declared that everything about nature had been discovered and every possible invention conceived. When the college president suggested that man might someday fly, the bishop scoffed, saying, “Only angels were meant to fly.”
Ironically, that bishop was the father of two young men named Orville and Wilbur Wright. They may have lived under the same sky as their father, but they had a different horizon—one shaped by vision and possibility.

Setting and achieving goals requires this kind of vision. It’s not about the limitations others impose; it’s about the dreams you’re willing to pursue, no matter what others say.

## Goals Give Life Meaning

“When we don’t set goals,” I explained, “we become prisoners of routine, running in circles without direction.” Imagine a football game without goalposts, and without keeping score: the players would be lost, the game meaningless. Goals give us purpose, drive, and a reason to keep moving forward.

“But setting goals goes beyond writing them down,” I explained.” “Goals need to be personal, specific, and inspiring. They need to be the kind that, **when you read them, it puts goosebumps on your arms.”**

Goal setting isn’t just a task; it’s an adventure, a treasure hunt where the prize is the life you’ve always dreamed of. Without clear goals, we may find ourselves trapped in endless activity, mistaking “busyness” for progress. But with defined, personal goals, each step becomes meaningful, each day a new opportunity to move closer to the life we envision.




“Imagine a football game you’re playing in Mike, without goalposts, or without keeping score. Players would run around aimlessly, and victory would go, not to the best effort but perhaps to the player with the nicest uniform.

Goals are the destination, the guiding stars that lend purpose to our actions. And these goals **must be your own**—authentic, personal, and compelling,” I said.

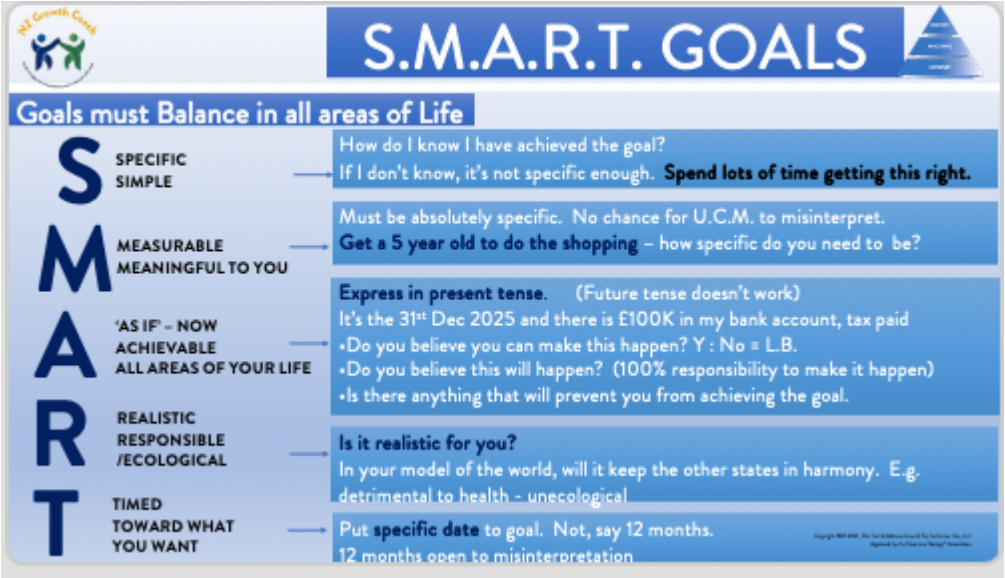
Mike laughed, “I used to hate the ‘participation’ award we would get for just running onto the field to play.  We all wanted to win, and we needed to know the score so we knew if we were ahead or behind,” he said.

## The Power of Writing Down Your Goals

"Most importantly," I said to my family, **"a goal not written down is just a wish.** It can be easily forgotten or dismissed. When you write it down, you’re making a commitment to yourself."

Setting goals requires clarity and precision. It’s about turning vague desires into concrete targets. Here’s where the S.M.A.R.T. framework comes in:

- **S**pecific: Define your goal in detail. Vague goals lead to vague results.
- **M**easurable**:** Know how you’ll track your progress.
- **A**cting as ‘if’  Set a goal within reach, and acting as if you’ve achieved it already.
- **R**elevant: Make sure it aligns with your values and priorities.
- **T**imely: Give it a specific deadline to create urgency. [eg 28th May: NOT in 6 months]




## Positive and Measurable Goals

"Your goals should always be positive," I explained. "Our unconscious mind doesn't respond well to negativity. If you focus on what you want to avoid, you're

only feeding it to your mind. Instead, aim for what you want to achieve, and be as specific as possible."

Consider the difference between saying, “I want to lose weight” and “I want to weigh 100 kg by losing 15 kg over the next six months.” The latter goal is specific, measurable, and time-bound. It gives you a clear roadmap, and you can break it down further: aim to lose 2.5 kg each month, keep a journal, track your progress, and adjust as needed. Each milestone reached is a victory in itself.

## Actions Are Not Goals



It’s easy to confuse actions with goals. Going to the gym five times a week is a great action, but it’s not the goal; it’s the pathway to achieving a healthier, stronger body. Keep your goals in sight, and remember that actions are the tools to get there.

## Visualize and Commit to Your Goals

To keep your goals alive, I suggested to my family, "Have three copies of your goals—one in your daily diary, one on your bathroom mirror, and one by your bed. Let these serve as reminders of the life you’re building."

## Aligning with Priorities

Every day, new desires and distractions arise. A holiday, a new car, a flashy gadget—there’s no end to the things we might want. Setting clear goals helps us prioritise, reminding us of what’s truly important. When you see your goals in the morning and again at night, you train your mind to focus. Over time, your subconscious will start working with you, aligning your actions with your goals.

“I love going to the shopping mall,” said Claire, “but I also hate it. I’ve just realised why. There are all these things I want to buy that get in the way of my goals, and I often give in to temptation and buy them, putting my goals farther behind.”

Louisa smiled, put her hand up and just said sheepishly, “Me too!”

### Every Bit Counts: The Story of the Starfish

"Let me share a story," I told them. "One day, a man walked along a beach covered in starfish stranded in the sun. An old woman and her granddaughter were throwing starfish back into the ocean, one by one. The man asked why they bothered, given that they couldn't possibly save them all. The woman picked up a starfish, threw it into the sea, and said, 'It made a difference to that one.' Her granddaughter followed suit, and together they saved one starfish at a time."

This story reminds us that every small effort counts. You don't have to do everything, but doing something, consistently, can lead to incredible change.

### Take Action and Embrace Imperfection

What does it take to succeed? Once you have a plan, **START**. Accept that it won't be perfect and that you'll have to adjust along the way. As General George Patton once said, **"A good plan, executed now, is better than a perfect plan executed next week."**

Affirm your goals daily, speak positively to yourself, and surround yourself with reminders of your vision. Over time, this builds an unshakeable belief that you can achieve anything you set your mind to.

### Know Where You Are, and Where You Want to Go

To reach any destination, you need two things:

- a clear understanding of where you are right now
- a vision of where you want to be.

Your goals provide the journey to the destination, while reflection helps you assess your starting point.

Believe in yourself and embrace the journey. Accept opportunities, face challenges head-on, and keep your eyes on the horizon. When times get tough, focus on your vision and let it pull you forward.

Remember, goal setting is like digging for gold. You might sift through a lot of dirt, but when you find that gold—your dream achieved—it will make every effort worthwhile.

# Discovering the Difference Between Needs and Wants

"Most people," I said, "spend their lives in the pursuit of wealth, running tirelessly on a treadmill of hard work, trading precious hours for a finite number of

dollars. They toil away, chasing financial security, yet feel the strain of knowing there's a limit to the time they can commit and the income they can generate. Imagine a skilled surgeon, renowned for precision and expertise, yet even they are bound by the hours in a day and the number of patients they can attend to. The same goes for athletes—no matter their skill, they can only play so many games and must maintain peak health to stay in the game. The reality is, relying solely on "linear income"—where you work for your money and get paid only once per job—is a path with built-in constraints."

"Wealthy individuals take a different approach. They don't work harder; they work smarter. They understand the power of passive or residual income, where their money continues to work for them even when they aren't actively engaged. This path may feel challenging at first, and it might contradict what you've been taught about wealth and goal-setting, especially if most of your teachers didn't themselves have wealth. But embracing this discomfort and exploring these new concepts can be the first step towards a life of financial independence."

Steve looked at Diane and said, "This is us.  We're on the treadmill, working all the hours possible, but not making the money we want.  I see it so clearly now that it has been outlined like that."

## Embracing Discomfort for Growth

Let's be real—some of the ideas we'll discuss may feel uncomfortable. You might be inclined to dismiss them or feel that they go against everything you know. That's normal. Every great discovery, every step forward, often begins with a little discomfort. Staying in your comfort zone keeps you safe, but it also keeps you stagnant. To truly seize the opportunities for success, you'll need to be open to new ways of thinking, even when they challenge you.
Consider this: much of what you know about wealth and goal-setting likely came from people who weren't truly wealthy themselves. Perhaps your colleagues, friends, or mentors are well-intentioned, but they may not have reached the financial freedom they talk about. If you want different results, it's time to think differently.

## Mining for Gold: Finding Vision in the Dirt

Remember our gold analogy. To find a single ounce, you'll need to sift through tons of dirt. You're not there for the dirt; you're there for the gold. In life, too, you must dig deep, sorting through challenges, distractions, and setbacks to find the treasures of your dreams and goals.

- ***Do you have a vision for your future?***
- ***Have you shared it with anyone?***
- ***Are you prepared to face setbacks?***

Failures are not the end—they're stepping stones to success. A strong vision keeps you on track, transforming setbacks into valuable lessons. Helen Keller once said, "What would be worse than being blind? To have sight but no vision." Vision gives your life, a purpose and ignites a contagious energy that inspires others.

## The Horizon Ahead: Setting Ambitious Goals

Though we all live under the same sky, we see different horizons. When you establish a vision, you extend your gaze beyond the immediate and look toward the possible. This vision acts as a magnet, drawing you toward a larger purpose. It isn't just about achieving goals; it's about shaping the future you want.

If you have a grand vision, you're likely willing to put in capital, time, and effort to make it real. But not everyone will share your ambition, and that's okay. Your vision will only succeed if you surround yourself with people who, like you, are motivated by the promise of reaching new horizons.

Diane looked at her family and said, "We have always wanted to go to the 'Islands' for a holiday, but something has always got in the way of us getting the finances or time to go there. You kids aren't getting any younger, and soon you'll fly the nest. One of our goals is to make this holiday happen this year. We all have to commit to it and make it happen. Whose with me on this?"

The family all looked around at each other and as I watch I saw the resolve come together from each of them. Steve said, "Yeah let's make this happen!" The kids all nodded their heads in agreement. "It means I have to buy a new swimsuit," said Claire. Everyone laughed.

## The Visionary Activity: Building the Best Airplane

"We're going to do a team exercise now," I said. Imagine a team tasked with building an airplane designed to fly the farthest. They work together, combining their skills, testing different designs, and pushing through challenges. Along the way, they'll ask themselves:

**Vision – To build the best aeroplane that flies the farthest**

- Whose flew furthest?
- Was it the best?
- Were there flaws with the design?
- Could it be better?
- How did you know where to go to get the resource to build it?
- Could a team build a better aeroplane?

**Building a plane as a team –**

- What are the differences?
- Was there harmony in the team?
- Did everyone work together?

**When built –**

- Does everyone in the team know what's happening?
- Has everyone had a part in planning, shaping, designing it?
- Are you working for a cause?
- Has the cause got a horizon?
- Were all the resources required, obtained?
- Do all members have all the knowledge to perform?
- With more time could you have built a better model?

When everyone in a team shares the vision, understands the plan, and contributes to the goal, something remarkable happens. They're no longer just building an airplane; they're part of a mission, striving together toward a shared horizon. Each team member brings unique strengths, and when their efforts align, they're capable of achieving something beyond individual effort.
To create something that flies higher and farther, you must plan for tomorrow, not just today. Seek opportunities to improve, innovate, and grow, building better and better models with every iteration.

"This is the start of you planning and reaching your first goal – the trip to the islands. You all have to work together to make it happen, and possibly use the aeroplane you've just built," I said.
"I reckon I'll leave the flying to Air NZ to get us there!" said Mike. Steve and Diane grinned at each other

## Casting a Vision and Sparking Positive Change

"Once you have a clear picture of the future, communicate it," I said. Share it with your team, your family, your peers. This **"vision casting**" allows everyone around you to feel the pull of the future you're working toward. As you spread your vision, you create a climate for positive change, fostering cooperation and shared purpose.

**"Vision casting"** goes beyond merely describing the future; it builds a cooperative relationship that helps everyone transition to higher levels of achievement. This process creates a ripple effect, moving from one level to the next in what's known as the 'S-curve'—the continuous growth and improvement fuelled by a shared vision.

I continued, "Real, positive change isn't built on command; it's built on cooperation. It arises when everyone is inspired by a common goal and fuelled by the desire to achieve it together. When people understand and believe in the vision, they're willing to step up, contribute, and innovate. They don't work just for a pay check—they work for a cause, for a future they can see and feel. You're seeing this now with your goal of going to the Islands for a holiday. You're all embracing this goal.

I asked the family, "So, what's your vision – besides the holiday to the Islands? What future do you want to create? And how will you inspire others to see that vision with you?"
"In the journey of life and business, don't just look for today's success. Look to the farthest horizon and aim to reach it," I explained. "When you dare to set ambitious

goals, cast a compelling vision, and gather a motivated team, there's no limit to what you can achieve.  Your Island trip is just the start."

## The Power of Goal Setting – Crafting a Life of Intentional Success

Imagine standing on the precipice of a vast journey, one where every step is intentional, every action aligned with a vision. In this journey, you're not just living day-to-day; you're shaping your life deliberately. This is what goal setting offers: a path to create your own reality, a life of purpose and fulfilment. But it isn't a straightforward path. To reach your goals, you'll need the **discipline of tracking**, the wisdom to prioritise, and the vision to keep your eyes on the road ahead – not on the obstacles that could derail you.

## Maximizing Potential: Lessons from Michael Schumacher

Michael Schumacher's approach to racing can teach us about living with purpose. His philosophy? **"Maximize everything."** Schumacher knew that winning wasn't about any single factor but a combination of many, – teamwork, preparation, precision, and mindset.

He once shared a thought that beautifully captures the spirit of collaboration: ***"The flowers of victory belong in many vases."*** Success isn't something achieved in isolation; it's a collective effort, a tapestry of inputs and influences. Like Schumacher on the track, we're more successful when we recognise and appreciate the roles others play in our journey.

And in life, as in racing, **focus** is everything. Imagine skiing in the Alps, with a warning pole in the middle of the slope. Fixate on the pole, and you're likely to hit it. But keep your eyes on the path you want to follow, and you'll naturally avoid the pole. It's the same with driving, and the same with goals: focus on where you want to go, not on the obstacles.

## Prioritising and Tracking: The Framework for Achievement

"So how do we translate vision into reality?" I asked the family.  "One of the first steps is ***tracking*** – knowing where you are and how far you've come. Think of goal setting as if it were managing your finances.  Just as a successful business tracks every transaction to manage cash flow, successful people track their goals to ensure they're moving forward. Without **tracking**, you'll never know if you're truly winning."

“Consider this: a friend of mine knows he can only spend $1,000 on his credit card each month. Every time he spends, he records it. By **tracking** his expenses, he stays on budget and maintains control. If he didn’t keep these records, he’d lose track – just as you would lose sight of your goals without measuring your progress.”

“For most people, **tracking** isn’t instinctive. It’s a habit that requires consistency. But once you embed it in your daily routine, it becomes second nature. Like a professional athlete who trains daily, honing skills until they’re automatic, your dedication to tracking will make staying on course feel natural. When times get tough, the routine will keep you grounded,” I intoned.

Diane piped up and said, “This is something that has let us down in the business as well as in our personal lives.  We don’t track our finances properly, hoping that it will come right.  Invariably it doesn’t though and this is where we have fallen into adversity in the business.  It seems so clear now the way you explain it Pete.”

As I said previously, “In sports, the score at the end of a game tells us if a team did well or not. In life, your progress toward your goals is your scoreboard. It’s the data that tells you where you stand and if adjustments are needed.

## Paying Yourself First: The Goal-Setting Mindset

Imagine this goal: paying yourself first. Every time you’re paid, set aside 10% for your future. Place it in a special account that isn’t touched for day-to-day expenses. Let this practice become a goal-oriented game with your family – a way to track the progress toward financial independence.

The family looked around at each other and then Mike said, “Can I have a pay rise Dad, so I can save 10%!?”  “Us to,” said the girls.  Diane and Steve giggled, “Sure,” they said, “when you start completing your daily chores around the house!” Everyone laughed.

Looking serious I said, “If you prioritise family as the most important thing in life, then why not manage your family’s goals and finances with the same dedication and professionalism that you bring to your career? Every detail matters, and every detail moves you closer to the life you want. As the saying goes, ***“You have to measure it before you can manage it.”***

## Building the Habit: Commitment and Consistency

“Any habit, whether in finances, goal setting, or personal growth, takes time to develop,” I admonished quietly. “Research shows that it typically takes around 21 days to build a habit, but to make it truly second nature, you may need 90 days of consistency. That’s three months of daily effort to cement a practice into your life. This commitment is crucial. By consistently measuring your goals each day, even a few minutes at a time, you create a foundation that will support you in challenging times.”

“Oh wow,” said Mike. “That is far too long.” Steve and Diane both rolled their eyes.

Imagine the thrill after a game when everyone asks, “What was the score?” That’s the mindset of measurement. When you **track** your goals daily, you give yourself a metric for success. You gain clarity on whether you’re moving in the right direction or if adjustments are needed.

### Final Thoughts: Focusing on What Matters

Life is full of distractions, like the pole in the middle of the ski slope. But by focusing on your goals, you’ll avoid the obstacles and keep moving toward what matters. Every goal achieved is like *a flower in your vase of success* – a reminder that each step, each effort, is building the life you envisioned.

So, set your goals. **Track** your progress. Build your habits. Celebrate every win. And remember, as Schumacher would say, ***‘the flowers of victory belong in many vases – and every vase tells a story of hard work, focus, and dedication.’***

**“You have to measure it before you can manage it!”**

### Transforming Wishes into Reality – The Art of Goal Setting

A goal not written down is only a wish. Wishes drift in and out of our lives, leaving us longing, but never quite reaching what we desire.

Goals, on the other hand, are deliberate; they are the destinations we consciously choose, charted with care and determination. Writing down your goals is the first step in taking ownership of your dreams. It’s the difference between hoping something will happen and making it happen.

### Setting Targets: The Path to Freedom

“Setting clear targets is essential to achieving your goals,” I explained. “Think of it as programming your brain, the most sophisticated "computer" you possess, to work toward your ambitions. When you set specific goals, you give your mind a target to focus on, a point on the horizon to guide your actions. Without this clarity, all the data you gather and the efforts you make remain unfocused, like searching in the dark without knowing what you're looking for.”

“Imagine each day, with every purchase or expense, you are feeding your “computer” valuable data,” I said. “But unless you clearly define your priorities, it won’t know how to process that information in a way that serves you. Define your goals—whether it’s paying off debt, saving for a dream vacation, or investing in your future—and give your brain the message it needs to help you succeed.”

“So I s’pose then,” Claire asked, “If I want to have more spending money in the Islands, I shouldn’t buy a new swimsuit now?” Before I could say anything, Mike

chipped in, “There’s not too much to your bikini anyway!” Claire gave him a playful cuff on the shoulder.

“Exactly,” I said. “For instance, it’s tempting to want the latest gadgets or a flashy new TV. But if your goal is financial freedom, you need to prioritise. Recognise that becoming debt-free might be more valuable than indulging in temporary pleasures. Write down your goals, review them each morning and night, and let them guide you. As you consistently reinforce these priorities, your brain will start working to align your choices with your dreams.”

“Here’s the thing,” I continued, “Most people don’t set goals; only about 3% do. Yet goal setting is incredibly powerful and, when combined with a concrete plan, can transform your life. Goals are not just about money or achievements; they create a foundation of stability and order that affects every part of your life. When your finances are in control, you have more freedom to focus on what truly matters—relationships, health, personal growth, and giving back to your community.”

### The Power of Financial Order

Financial stability is like the scaffolding that supports all other areas of your life. If money worries keep you up at night, it becomes harder to help a friend, be present with your family, or pursue your passions. The less you worry about money, the more energy, creativity, and time you can devote to your goals and dreams.

Remember this: ***The amount of time you spend worrying about money is inversely proportional to how well you manage it.*** Control over your finances grants you the freedom to live intentionally. It’s the foundation upon which a fulfilled, purpose-driven life is built.

### Trimming: The Art of Living Below Your Means

“The next lesson on the path to financial freedom,” I explained to the family, “is **trimming**, or the practice of living on less than you earn. This isn’t about deprivation; it’s about purposeful redirection. It’s about choosing where your money goes instead of letting it slip away. Trimming allows you to create a surplus, which you can use to pay down debt or invest in assets that grow in value.”

Steve looked down and then said with a heartfelt sigh, “This is an area where I fall down. I want so much for my family, and my kids, and invariably me, that I spend more than I earn. It worries me.”

Diane put a kindly arm around his shoulders and smiled that lovely smile she has.

I  sat down with a family to discuss this. Louisa and Claire looked puzzled when I mentioned **"trimming."** "You don't need to spend less," I said, "you need to spend differently." This isn't a restrictive budget, but a mindful approach to spending. Instead of saving whatever is left over at the end of the month (often very little), pay yourself first. Set aside 5%, 10%, or even 15% of your earnings as soon as you're paid. Make it a non-negotiable goal that helps you achieve financial independence.

"But we don't have anything left at the end of the month!" Steve protested. "As I said before I spend more than I save!"  Diane nodded in agreement, smiling as she thought about the endless expenses of raising kids. I explained that *no one*—regardless of their income—can achieve financial success if they spend everything they earn.

"**Trimming** is not about cutting down, I explained; it's about redirecting your spending toward your goals. Once you start **tracking** where your money goes, you'll naturally become more motivated to increase your savings and reduce your debts."

### The Power of Paying Yourself First

"Imagine this: Steve and Diane, instead of waiting to see what's left at the end of the month, you prioritise your future, with the kids. From each invoice, you put aside a portion for yourself—your goals, your dreams, your financial freedom. This small shift changes everything. You may be surprised by how quickly you adapt to living on the remaining income. It forces you to prioritise and encourages creativity in how you manage expenses."
"For all families I work with that have debt, the approach is straightforward: start with the smallest debt. Perhaps it's a credit card balance or a small loan. Focus any extra funds here, even if it's just $20 a month. Once that debt is cleared, roll that payment into the next debt. As each debt disappears, the freed-up funds accelerate your progress. It's the snowball effect—small efforts building momentum, transforming your financial landscape."
"If this process feels overwhelming, remember, help is available. Don't hesitate to reach out if you need guidance on setting up a trimming plan. The key is to start, however small, and stay consistent," I said.

### Evaluate and Adjust: Aligning Your Financial Actions with Your Goals

Once your **tracking system** is in place, take a hard look at your goals and your current financial situation. Does it make sense to have $3,000 sitting in a low-interest savings account while you owe $3,000 on a credit card with a high interest rate? Financial freedom means making choices that align with your goals. Often, this means focusing on paying down debt first, where the interest costs are higher than any returns you'd earn on savings.
There's an old saying: ***It's better to save now and play later than to play now and save later.*** If only I had fully understood this when I was younger! This philosophy isn't just about frugality; it's about creating a future where your money works for you, not against you.

### The Real Cost of Financial Instability

Looking at each family member individually, I explained, “Financial problems are at the root of so much distress. Did you know that 89% of divorces are linked to financial strain? But the good news is, almost anyone can get out of debt in five years without a pay increase—just by living on less than they earn and redirecting their spending toward their goals.”
Steve and Diane looked at each other and then me. “When you lower your spending to below your income, you create a surplus. This isn’t about giving up enjoyment, but about aligning your spending with your values and long-term goals. This simple, intentional lifestyle shift will lay the groundwork for a brighter, more secure future.”

### In Closing: Building a Life You Love Through Goal Setting

Think of your goals as the road map to your dreams. Writing them down gives them substance. Setting **targets** brings clarity. **Trimming** ensures that every dollar has a purpose. And prioritising financial stability opens up your life to opportunities for joy, connection, and growth.
Your journey to financial freedom won’t just benefit your bank account; it will empower you to live with greater intention, more fully present in every moment. It will allow you to devote your time, energy, and resources to what truly matters. In the end, financial freedom is not just about money. It’s about creating a life that you love and feel proud of—a life shaped by choice, not circumstance.
So, go ahead. Write down your goals. Set your targets. **Trim** where you need to. And watch as the life you’ve always wished for begins to take shape before your eyes.

### The Power of Training and the Road to Financial Freedom

With a thoughtful pause, I looked around the room at my family. "The next step," I began, "is **Training."**

> "Training is your shield, designed to keep you out of debt even after you've worked hard to escape it. Once you're free, don't let that newfound freedom slip through your fingers. Don’t just spend money—spend it wisely on things that appreciate in value, things that add wealth, not consume it. Never stop spending, just start doing it differently."

I leaned forward, letting my words sink in. "Here’s the harsh truth. Those who turn away from money and resist learning about it often end up more burdened by it than those who embrace it, who learn the principles of acquiring and keeping it. Setting financial goals isn’t just smart; it's essential for a life unchained by financial stress."

I could see them listening intently, the weight of this idea settling in. "People who understand money invest in assets that grow in value. People who don’t understand it invest in things that lose value over time. Learning about money is like learning to drive. You may not dream of racing at Le Mans, but if you want to navigate through

life with ease, you need to know how to handle your finances with skill and confidence."

I listed out the foundational steps with precision: **"Train** yourself to **track** your expenses, set goals, live on less than you earn, pay yourself first, and get out of debt. This is the **training** regimen for financial freedom."

“Who wants to be a millionaire?” I asked, raising my voice slightly to cut through the thoughtful silence. Immediately, Louisa, Mike, and Claire shot their hands up, their faces lighting up. "I do!" Louisa declared. "Me too!" echoed Mike and Claire in unison.

"The simplest path to becoming a millionaire," I explained, "is not as far-fetched as it sounds. Save $300 each month over the span of a 40-year career, and by the time you retire, you'll have a million dollars in cash. For someone earning $25,000 a year, that $300 a month is just 15% of their income—about the same as the average car payment or hire purchase agreement. So, if you can afford to drive a new car, you can afford to become a millionaire."

I noticed Mike's expression shift, a bit of doubt creeping in. "Not everyone wants to be a millionaire," I reassured him. "Some just want a secure future—maybe a good home, a chance to fund their children’s education, and a comfortable retirement. But to afford even these things, you need to think like a millionaire. Set your goals high, because that’s how you’ll build a life where you can have what you need, even if not everything you want."

Then, I let them in on a little secret. ***"Success, is where preparation meets opportunity***. **Train** yourself for the opportunities that will inevitably come your way and be ready to act. If you’re prepared, you’ll be equipped to succeed."

I looked each of them in the eye as I spoke, letting my words hang in the air. "When you measure your performance, you’re more likely to improve it. You see, **it’s what you inspect, not just what you expect**, that brings results."

I shared a quote that had always inspired me. ***"In times of extreme change, the Learners will inherit the earth, while the Learned will find themselves ill-equipped for a world that no longer exists."*** I emphasized the importance of staying flexible, of continuously learning and adapting. "If you want success in this world," I advised, "look at what everyone else is doing, -  and do the opposite."

They all looked at me, intrigued, waiting for the next step. I placed my hand over my heart. "During these uncertain times, you must be certain about your goals and the values that live here, inside you. The universe will test you, to see if you’re serious. Every obstacle, every test, is a way of asking, ‘Do you really want this?’ If you do, if you persist, the universe will eventually yield."

I shared a story to drive the message home. "A young man once asked Henry Ford, ‘How can I make a name for myself and be successful?’ Ford’s response was

simple: ‘Decide what you want, then stick with it. Never deviate from your course, no matter how long it takes or how hard the road, until you've accomplished your purpose.’ That’s what separates successful people. They refuse to quit. They stumble, they fall, but they get back up every time. Ninety-nine percent of those who fail aren’t defeated—they simply quit.”

Their expressions turned thoughtful, reflecting on this idea. "Testing is good," I said, reassuring them. "When life tests you, it’s because you’re on the right path."

I then proposed an exercise. "For the next 10 minutes, I want you to forget about being 'realistic.' Let’s throw that out the window. Write down every dream, no matter how wild or unrealistic it may seem. This is just for you, a record of the things you secretly want, the goals you might have been too afraid to put into words. I’m giving each of you a journal. Write your dreams here. Okay, let's get started."

They each began scribbling in their journals, the room silent save for the sound of pens scratching on paper. Some of them hesitated, lost in thought, while others wrote furiously. After several minutes, I asked them to close their journals.

“Save those dreams, and keep them hidden away until the same time next year, when we will revisit them,” I said.

"Now, turn to a fresh page," I said. "I want you to write at the top, ‘This Year’ and list everything you have achieved so far. Take a moment to recognise what you’ve accomplished."

Once again, they began writing, their expressions brightening as they reflected on their progress. When they finished, I asked, "How does it feel to see your achievements written down?"

Mike looked up with a smile. "I didn’t realise how much I’d actually done," he admitted. Steve chimed in, "It’s funny—seeing it all laid out makes me feel proud. I thought we hadn’t done much, but this shows we’ve come a long way."

I smiled, knowing they’d taken the first step in recognising their progress. "Your achievements aren’t a straight line. Some weeks you achieve a lot; other weeks, not so much. The important thing is to keep moving toward where you want to be."

I gave them one more prompt. "Now, write down what you intend or expect to achieve next year. Let these new goals be your guiding light."

The family gathered around as I laid down the foundation of our journey into goal setting. I looked at each of them, pausing to ensure I had their attention. "We've discussed the importance of **training**," I began, "but success doesn't simply arrive because we want it. Success takes **intentional action**."

As they finished, I could sense a new energy in the room—a sense of purpose. "Now," I said, "let’s talk about something fundamental. **What are your rules for**

**success?** In fact, what are this family's rules for success, so everyone can win?" A lively discussion ensued, everyone sharing their ideas, their voices overlapping in excitement. This lead to everyone talking and no-one really listening. Everyone had their own ideas.

I asked them to drill down to what the salient points were. I asked Claire to record their thoughts as the family created a shared vision—a set of guiding principles to help them navigate the path to their goals, together.

The family finally settled on:

1. ***Taking Action,***
2. ***Rules of the Game,***
3. ***Focus,***
4. ***Clarity,***
5. ***Belief in Yourself,***
6. ***One Step Each Day.***

With these pillars in place, they could build the kind of life they envisioned.

*"Success is simple,"* I told them, *"but it isn't easy."* I could see Claire and Mike frowning, the weight of those words pressing on them. "The truth is, you'll never know everything you need to know. The situation will never be perfect, the time will never feel right, and there's no guarantee of success." I paused, watching them process this. "But we don't wait for everything to line up perfectly. We act 'as if.'"

"Act **'as if'** you know everything you need to know.
Act **'as if'** the circumstances are just right.
Act **'as if'** success is guaranteed."

They exchanged glances, a mixture of curiosity and determination filling their eyes. Then I introduced them to a powerful concept: the **"Quantum Success Team,"** made up of their Conscious Mind **(CM)** and Unconscious Mind **(UCM).** "Your Conscious Mind sets the goal. It's logical, linear—it asks, 'What do I want, and when do I want it?' But the Unconscious Mind is the real goal-getter. It doesn't think in steps or plans. It works through feelings, intuition, and instincts."

I explained how the Unconscious Mind finds solutions in ways the conscious mind can't even fathom. "That's why, when you've been struggling with a problem all day, the solution sometimes comes to you at 2am in the morning. Your Unconscious Mind has been working on it while you slept, waiting for the right moment to bring you the answer."

I urged them to embrace a crucial principle:

**"Goal setting defines a destination, not the route.** Leave the route to your Unconscious Mind. Picture your goal as if you're traveling from London to Los Angeles. There are countless ways to get there. You might take a direct flight or make a series of detours, but as long as you stay focused on the destination, you'll arrive. When setting your goals, act as if you already have what you're striving for."

To guide their journey, I introduced them to the Destination Formula: **BE X DO = HAVE**.

I broke it down for them:

- "The **'BE'** is about who you need to become—what skills, attitudes, and mindsets you must develop."
- "The **'DO'** is what you need to do—the actions you need to take, habits to build, and behaviours to adopt."
- "The **'HAVE'** is the result, the outcome you desire."

"This formula is powerful," I explained, "because if you want to **'Have'** something, you need to **'Do'** the work and **'Be'** the kind of person who deserves it. Working on only one part—just the 'Be' or the

'Do'—won't bring the 'Have.' Success requires all three."

All progress begins with one question – "What needs to be done?"

Goals are all HAVES. What do I want to have?

Do - doesn't take time. You can do now,

Be - doesn't take time. You can be now,

Have - takes time. You have to wait."

As the family listened intently, I shared a vital insight: "To get the most from yourself, you need to activate your Reticular Activating System, or R.A.S. It's a part of your brain that helps filter information and recognise patterns. Think of it as your goal radar. When you implant your target deeply in your mind, your R.A.S. works behind the scenes, picking up on every opportunity to move you closer to your goal."

I encouraged them to bring their goals into sharp focus. “Define a precise target. Implant it deeply into your unconscious. Act **‘as if’** you already have it, and take massive action. Massive action creates the space for things to happen.”

We laughed as I shared a light-hearted analogy: "Throw spaghetti at the wall and see what sticks! Pay attention to what works, and let go of what doesn’t. Be infinitely flexible. The path to success isn’t a straight line; it’s a dance of learning and adapting."

"When you set goals, refuse to settle. Don’t settle for something less than your dreams. There’s no ‘Plan B.’ Treat your goals as the only option. When you truly commit, your Unconscious Mind will lead you there."

When we set goals, we can

- Dream about them
- Want them
- Need them
- Settle for something less!

You will always get 1 of these, and your UCM will settle for the easiest.

To live life of your dreams you must tell your UCM that you won't settle for anything less. Often we will DREAM of say, having $1million, and we WANT this, but we actually NEED at least $300,000 to pay off the mortgage, so we SETTLE for that.

They looked at me with newfound determination, and I knew they understood. The journey of goal setting isn’t just about reaching a destination—it’s about becoming the person who can make that journey, about tapping into a deeper part of yourself and trusting that you have what it takes. They were ready to take the first step, one that would lead them toward the life they’d imagined, and beyond.

It was time for a break. I asked Diane for some more coffee to go with the biscuits that were still on the table. After 15 minutes the family came back to the table.

As the family settled in, I began, “Let me tell you a story that captures the importance of knowing where you're headed.” I could see their curiosity spark as I continued.

“One day, Supreme Court Justice Oliver Wendell Holmes lost his train ticket. He was rummaging through his belongings, visibly irritated, when the conductor noticed and approached him. ‘It’s okay, your Honour,’ the conductor said kindly, ‘just mail it in later. We all know who you are and trust you.’ But Holmes responded, ‘I’m not concerned about finding my ticket. I just want to know where I’m going!’”

I paused, letting the story sink in. “This is exactly what having goals does for us. Goals are the roadmap to our destination in life. They let us know where we’re headed. But the sad truth is, many people don’t even know what direction they’re

taking. Half of the people around you have no clear idea of where they're going. Another 40% will just follow wherever they're led. Only the remaining 10% actually know where they want to go—and even fewer are willing to pay the price to get there."

I shared with them a quote from J.C. Penney, the legendary store owner: "'Give me a stock clerk with a goal, and I'll show you someone who can make history. But give me a stock clerk without a goal, and I'll show you a stock clerk.'"

"Goals shape us in remarkable ways. While you're working toward your goals, your goals are also working on you. The ultimate reward is not just achieving the goal; it's who you become in the process."

Then, I asked, "Do you have goals? Are they clear enough to write down? Short enough to fit into a paragraph? Strong enough to help you persevere? And valuable enough to make you willing to pay the price? If so, then you're already on the path to seeing them fulfilled."

I leaned forward and introduced another metaphor. "Setting goals is like arranging dominoes," I said. "It's a geometric progression. Imagine starting with a two-inch domino. It can topple another domino that's 1.5 times its size. If you kept going, by the time you reach domino number 18, it would be tall as the Leaning Tower of Pisa. By domino 33, you're over 3,000 feet taller than Mount Everest. And at domino 57, you've reached the moon. That's the power of compounding, of small efforts stacking up to create extraordinary results."

I could see their eyes widen as they imagined this visual chain reaction. "A little effort, a two-inch step, can lead to monumental changes. That's the essence of goal setting. Each small action, each tiny goal, builds up over time to something incredible."

Then I shared a YouTube video link, inviting them to witness the "domino effect" in action. "This video demonstrates how one small action can set off a chain that leads to achieving massive goals. Watch it, and let it inspire you to see how the smallest steps can move you toward your dreams."

Watch the video here…
https://youtu.be/y97rBdSYbkg

I could see a shift in their focus—a newfound intensity—as they absorbed the visual and conceptual power of setting and pursuing goals. To deepen their understanding, I shared five fundamental rules of success that guide those who reach their goals:

1. "It doesn't matter where you are coming from; all that matters is where you are going to."

2. “You become what you think about most of the time.”
3. “Successful people focus on what they want and how to achieve it.”
4. “Unsuccessful people focus on their problems and worries.”
5. “The size, scope, and detail of the goals you choose to focus on are entirely up to you.”

As we discussed each rule, I could see a spark igniting in them—a realisation of the power they held in shaping their own futures.

Then Mike asked a great question: “Why don’t people set goals?”

“That’s a really good question,” I replied, nodding. “There are four main reasons:

1. "They don’t realise the importance of goals."
2. "They don’t know how to set goals effectively."
3. "They fear failure. Failure can hurt, and avoiding goals feels safer, even though it limits growth."
4. "They fear rejection and worry that if they fail, others will criticise or ridicule them.”

I then shared a powerful study to illustrate the importance of setting clear goals. “There was a study conducted at Harvard Business School between 1979 and 1989. They surveyed a group of MBA graduates, asking how many of them had goals. Here’s what they found: 84% of the grads had no specific goals at all. Thirteen percent had goals, but they hadn’t written them down. Only 3% had clear, written goals."

I paused to let this sink in, then continued, "Ten years later, when they checked back in with these graduates, the results were astonishing. The 13% who had goals—even though they hadn’t written them down—were earning, on average, twice as much as the 84% without any goals. And the 3% who had written their goals down? They were earning, on average, ten times as much as the other 97% combined.”

The family was silent, their expressions reflecting awe and realisation. The impact of this study was clear—it wasn’t just about money. It was about clarity, purpose, and a deep commitment to growth and achievement.

“Goals,” I concluded, “are like a compass. They guide you, they shape you, and they help you become the person you’re meant to be. But goals only work if you’re willing to act on them. Start small if you need to, like that two-inch domino, and watch how

each action builds on the last. Before long, you'll be setting goals so ambitious, they'll seem impossible to others. But to you, they'll just be the next domino."

As they absorbed these insights, I could see the wheels turning. They were beginning to realise that setting and pursuing goals wasn't just a strategy—it was a commitment to themselves, a decision to live with purpose. And in that moment, I knew they were ready to take the next step in their journey, not only equipped with new tools but with a vision that would shape their lives for years to come.

"OK," I said, "I think it's time that we got down to writing your goals individually, as a family – remember that holiday to the Islands you want, and for the Business. Steve and Diane, I want you to include the kids in the business goals. Yes, I know it's something you've never done before, but by giving them some ownership so they understand what you're doing, you'll find they will probably be on top of their chores, as they see the reason for doing them."

The family looked at each other. The children were excited to learn more about the business.

"Firstly though, I want you to look at and understand the importance of K.P.I.'s in Goal Setting." With that I gave each of them an A4 double sided copy of why K.P.I's are important in Goal setting.

OKR's & CFR's are also important when measuring KPI's, so don't lose sight of the fact that these must be implemented at the same time as KPI's.

# Setting K.P.I.s In Goal Setting:

Key Performance Indicators are quantifiable measurements that reflect the critical success factors of a business.

### WHY KPI's ARE IMPORTANT

- Owners are overwhelmed and distracted with day to day activities and tasks.
- Owners must make important decisions, quickly, with greater consequences, and often with limited information on hand.
- Owners concentrate on the tactical decisions and neglect the strategic ones.

### KPI's ARE USED FOR…

- Communication
- Informing
- Diagnostic

- Learning
- Making decisions and taking action

## But not for:

- **CONTROLLING**

### HOW TO IMPLEMENT KPI'S

### STEP 1: DEFINE YOUR STRATEGY

- Strategy reflects Vision, Mission and Values
- Set goals
- Most important business objectives
- What "drivers" are critical to success
- What impacts driver results
- Align team members on strategic issues
- Identify barriers

### STEP 2: ASSESS STRATEGIC FIT

- Assess strategic fit
- Identify what data is available
- Review measurement processes
- Accuracy
- Timeliness
- Identify gaps

### STEP 3: DEVELOP NEW MEASURES

- Bridge the gaps identified in Step 2
- Measures must reflect performance and progress of business
- Must be quantifiable
- Must be comparable with another number
- Last year
- Budget
- Goal
- Trend
- Can be acted upon

### STEP 4: ANALYSE & REPORT.

- Easy to read
- One page summary
- Graphs

### STEP 5: CONTINUOUS IMPROVEMENTS

- Set priorities based on strategy
- S.M.A.R.T.E.R. goals
- Assign accountability
- Track improvement
- Set new goals!
- **TRACK**
- **TRIM**

- **TARGET**
- **TRAIN**

I worked with Steve and Diane over the next 3 years and their 3 children as well. The business is now thriving, money is flowing in. Staff are productive and the 3 kids have gone on to get a university education, and have gone on to form their own businesses, with staff, so money is not aligned to the hours they work. The knowledge they gained by being part of the Business Goals highlights to them what Mum and Dad were doing to get them a good education. All 5 now knew K.Y.N. (Know your Numbers) and it enhanced their savings and tithing ability.

Each year we reset their goals and review their achievements from the previous year.

## Your 12 month Goal Sheet – *Business*

"If you want to be happy, set a goal that commands your thoughts, liberates your energy and inspires your hopes." —*Andrew Carnegie*

*The Formula for Success:* ***BE x DO = HAVE***

**Name: Name**
**Business Name: Business Name**

| | GOAL (HAVE)<br>WHAT DO I WANT TO HAVE? | WHAT IS MY CURRENT BELIEF FOR THIS GOAL?<br>(WHAT ARE MY LIMITING BELIEFS TO ACHIEVING THIS GOAL?) | WHAT ARE MY VALUES ALIGNING WITH THIS GOAL?<br>(DO MY VALUES SUPPORT MY CURRENT BELIEFS? | WHAT BEHAVIOURS<br>DO I NEED TO DO, OR HAVE MORE OF, TO ACHIEVE THIS GOAL? | ACTIONS<br>*WHAT DO I NEED TO DO TO BE THE PERSON I NEED TO BE?* |
|---|---|---|---|---|---|
| 1. | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| | **It is now** 31st December 2025 and I have 3 new staff members in my sales department, fully inducted, and making me more income per month than I pay them in salary & commission | | | | |

## Your 12 month Goal Sheet – *Personal*

"If you want to be happy, set a goal that commands your thoughts, liberates your energy and inspires your hopes." —*Andrew Carnegie*

*The Formula for Success:* ***BE x DO = HAVE***

**Name: Name**
**Business Name: Business Name**

| | GOAL (HAVE)<br>WHAT DO I WANT TO HAVE? | WHAT IS MY CURRENT BELIEF FOR THIS GOAL?<br>(WHAT ARE MY LIMITING BELIEFS TO ACHIEVING THIS GOAL?) | WHAT ARE MY VALUES ALIGNING WITH THIS GOAL?<br>(DO MY VALUES SUPPORT MY CURRENT BELIEFS? | WHAT BEHAVIOURS<br>DO I NEED TO DO, OR HAVE MORE OF, TO ACHIEVE THIS GOAL? | ACTIONS<br>*WHAT DO I NEED TO DO TO BE THE PERSON I NEED TO BE?* |
|---|---|---|---|---|---|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | **It is now** the 31st Dec 2025, and I have saved $10,000 into my personal bank | | | | |

# YOUR GOAL SETTING JOURNEY

Unlocking your potential starts with a single, powerful step: learning how to set and achieve meaningful goals. Until you master this, you'll only scratch the surface of what you're truly capable of. Goals aren't just dreams or wishes—they are the compass guiding the direction of your life. They give you purpose, energy, and resilience, especially when things go wrong. When setbacks arise, it's your goals that help you stay optimistic, keep moving forward, and regain focus.

## What Is a Goal, and Why Do We Set Goals?

A goal is more than just a desire; it's a destination, a point on the horizon that guides us forward. When you set a goal, you're giving purpose to your path and igniting a journey that's fuelled by intention and vision. But why do we set goals? Because goals don't just impact what we achieve—they shape *how* we achieve it.

Goals affect outcomes in four powerful ways:

1. **They focus your attention** – Goals steer your energy toward what matters most, aligning your efforts with activities that support your ambitions. Most people work hard, but too often on the wrong things. Goals help you clarify what's truly important.
2. **They increase your effort** – Setting a goal provides the motivation to reach further than you thought possible. Many of us function below our potential simply because we're caught up in daily distractions. A goal pushes us to step back, re-evaluate, and focus on our purpose.
3. **They help us overcome setbacks** – Goals give us resilience. With a clear destination in mind, you're more likely to persevere through challenges because you know the path forward.
4. **They inspire growth and change** – Goals encourage us to expand our skills, knowledge, and behaviours, constantly evolving into a better version of ourselves.

The reality is, fewer than 3% of people set clear goals, and even fewer—less than 1%—regularly review them. Why don't people set goals? As I have said, often, it's because they don't take them seriously, they don't understand their importance, or they fear failure. But here's a truth about success: **'failure is an essential part of the journey.'** You can't succeed without it. Every setback becomes a stepping stone when you have a destination in mind.

Setting written goals is a profound confidence builder. Imagine planning a trip to a beautiful place like Kaikoura. When you know where you want to go and map out how to get there, you feel more confident, and each step brings you closer to your destination. Without a goal, or a roadmap, it is pretty impossible to get to Kaikoura – the destination.  Goals do the same for your life. They are tangible declarations of where you're headed and a daily reminder that you're in control of your future.

## The Power of a Goal

A well-defined goal is a powerful force. It becomes a beacon that keeps you focused, guiding each decision, each step you take. Goals:

- Direct your attention toward the life you want.
- Paint a clear picture of what success looks like.
- Shape the plans and actions needed to reach your destination.
- Encourage you to invest time and energy into what truly matters.
- Equip you with resilience to tackle obstacles and setbacks.
- Encourage personal growth, transforming your behaviour and mindset along the way.

## The Source of Goal Power

The true power of a goal doesn't just lie in what you write down; it comes from within you. It's about tapping into your beliefs, overcoming subconscious barriers, and training your mind to stay focused. Here's where this power originates:

- **Your beliefs** – Your inner beliefs shape how far you're willing to go. Goals anchored in positive beliefs become achievable.
- **Your subconscious barriers** – These are the hidden forces that pull you back. A strong goal helps you rise above these limits.
- **Distractions** – Life is full of distractions, but goals keep you on course, reminding you to stay aligned with your ambitions.
- **Training your subconscious mind** – Repeatedly visualizing and committing to your goal helps engrain it into your subconscious, building a natural drive toward it.

## The Challenge of Abandoned Goals

Despite their power, goals can sometimes be difficult to sustain. In fact, **25% of people abandon a new goal after just one week**, and **60% give up within six months**. And on average, people attempt the same goal ten times before finally achieving it. Even for patients recovering from a heart attack, only 14% make lasting changes in their diet or exercise.

Why do we abandon our goals? It often comes down to common obstacles:

- **Boredom** – When the excitement fades, goals can start to feel dull and tedious. Without excitement, motivation wanes.
- **Resistance** – Fear, self-doubt, procrastination, distraction, and uncertainty can create resistance, making it hard to stick to a goal.
- **Rationalisation** – It's easy to talk ourselves out of a goal if it feels too ambitious or unrealistic. Logic can sometimes work against us.
- **Distractions** – Life's immediate needs can overshadow long-term goals, causing us to lose track of our progress.
- **Influence from Friends and Family** – Those close to us might not fully understand our goals, especially if they see us only as we are, not who we want to become.
- **Misalignment** – Goals that don't align with your true passions, capabilities, and values are challenging to maintain.

And here's a big reason why goals often slip away: we don't renew our commitment regularly. Like a fire that needs stoking, goals require ongoing attention to keep the spark alive.

## Keeping the Commitment Alive

Achieving your goals requires consistency and renewal. Remind yourself why you started, revisit your ambitions regularly, and visualize your progress. When you recommit to your goals each day, you keep the focus, energy, and drive needed to bring your aspirations to life.

With each goal you set, you're charting a course toward a better version of yourself. Remember, a goal is not just an end point; it's a journey, a path of growth, resilience, and discovery. Make the commitment, renew it often, and watch as you transform each dream into reality.

## The Six Traits of Goal-Oriented People

All successful people share six common traits:

- **Positive Mental Attitude:** They believe in their ability to succeed, even when challenges arise.
- **Goal-Directed Focus:** They know where they're going and take steps each day to get there.
- **Self-Motivation:** They drive themselves forward, fuelled by a desire to reach their goals.
- **Hope:** They are optimistic and believe in a better future.
- **Enthusiasm:** They approach their goals with energy and excitement.
- **Energy:** They have the stamina to pursue their dreams, even when it's hard.

## Why Set Goals?

Most people drift through life without clear goals, focusing on day-to-day activities and missing out on the transformative power of setting a purpose and developing a plan. In the absence of defined goals, you become a slave to 'busyness,' never truly knowing if your efforts are making an impact.

Imagine playing squash without keeping score. You'd have two players running back and forth, aimlessly hitting the ball with no sense of victory, purpose, or direction. The game would drag on without meaning, judged only by trivial things like appearance or uniform. Life is the same. Without goals, you run in circles, never fully realizing your potential.

And remember: a goal not written down is only a wish.

## Setting Effective Goals with the S.M.A.R.T. Method

To set goals that truly work, make them S.M.A.R.T.—Specific, Measurable, Achievable, Relevant, and Timely. Let's break down each part:

1. **Specific:** Vague goals lead nowhere. Define exactly what you want. If your goal is to lose weight, don't just say, "I want to lose weight." Specify how much, by when, and how you'll get there.
2. **Measurable:** Tracking progress is essential. When goals are measurable, you know when you're on track and when you need to adjust. You get better results from what you inspect than what you expect.
3. **Acting as 'if'** Set a goal within reach, and acting as if you've achieved it already.
4. **Relevant:** Your goals must align with your larger purpose and ambitions. They should feel meaningful to you, not based on what others want or expect.
5. **Timely:** Every goal needs a deadline to create urgency. Without a timeframe, goals drift and lose momentum. Set smaller deadlines along the way to keep yourself accountable, like aiming to lose 2.5kg each month.

To bring your goals to life, break them down into smaller milestones. For instance, if you want to lose 15kg in six months, aim to lose about 2.5kg each month. Track your progress weekly. Keeping a small notebook where you log your achievements and setbacks creates a powerful accountability tool. Counting calories? Write it down. Every step forward, no matter how small, becomes a victory on your journey.

## Goals Must Be Positive

It's essential to write your goals in positive terms. Don't focus on what you don't want ("I don't want to be unhealthy"); focus on what you're aiming for ("I want to feel energetic and fit").

## Goals Must Be Visible

Place your goals where you can see them daily. Have three copies of your goals —one for your daily diary, so you can review them on the go,  one on your bathroom mirror, another to keep by your bed, so they're the last thing you see at night and the first thing you see in the morning.  Let these serve as reminders of the life you're building."

## Goals Must Be Challenging and Personal

To truly engage your energy and passion, goals should challenge you. Aim for a success rate around 80%—this balance between achievable and ambitious keeps you motivated. And above all, make sure your goals are personal and meaningful to you. Goals that resonate with your own desires, not the expectations of others, will inspire the most commitment and satisfaction. A well-crafted goal should make your heart beat a little faster every time you read it.

## Visualize Your Goals

Visualization is a powerful tool. Close your eyes and picture yourself achieving your goal. What does success look like? How does it feel? Imagine yourself at your ideal weight, feeling fit and confident, or envisioning your business thriving and making an impact. Visualization helps transform goals from abstract concepts into vivid, tangible outcomes that inspire action.

## Example: Setting a SMART Goal

Let's say your goal is to lose weight. Currently, you weigh 115kg. Here's how you'd make it S.M.A.R.T.:

- **Specific:** "I want to lose 15kg."
- **Measurable:** "I will track my weight and calorie intake weekly."
- **Act 'as if':** "I am 100kg and loving what I can do now I have lost the weight"
- **Relevant:** "Losing weight will improve my health and increase my energy levels."
- **Timely:** "I'll accomplish this by [date] 7th (Month)( 20??)." Must be a specific date.  Not say 6 months.  That can be extended too easily.

To break it down further, you might set smaller monthly goals: "I will lose 2.5kg each month." This gives you a clear path to follow and allows you to measure your progress consistently. Keep a log, count calories, and track your success. When you regularly review your achievements, even minor milestones become victories that fuel your motivation.

## Transform Your Financial Life with Goals

A goal not written down is only a wish. When you set a target and write it down, you're creating a powerful commitment to yourself and your future. For anyone looking to become debt-free, setting clear financial targets is the key to transforming your financial life. And here's the great news: you already possess the most advanced system for setting targets and achieving goals—your mind.

Every day, you see things you want: a vacation, a new car, a sleek TV. But without a clear financial goal, it's easy for your mind to chase these wants aimlessly, prioritizing short-term desires over long-term stability. When you set specific goals, your brain begins to prioritise and organize all the information you feed it. It becomes your internal computer, working around the clock to help you reach those targets.

### How to Start: Write Down Your Goals

Having written  down your goals, review them before you go to sleep, and look at them again when you wake up. By regularly reminding yourself that getting out of debt is more important than any fleeting desire, you're programming your mind to work toward this priority. Soon, you'll find yourself making decisions that align with this goal, steering you steadily toward financial freedom.

Most people never harness the true power of goal-setting. Remember, only 3% of people have clearly defined goals, and even fewer develop a plan to achieve them. But by setting your sights on specific financial targets, you can join this small, powerful percentage.

## Financial Freedom: The Foundation for a Fulfilled Life

While money isn't everything, it's a critical tool that impacts every aspect of your life. A secure financial foundation allows you to focus on what truly matters, like family, friendships, and a fulfilling career. Financial stability frees your mind from worry, enabling you to sleep peacefully at night and show up more fully in all areas of life.

Financial peace isn't just about paying off debt; it's about reducing the mental and emotional burden that financial stress can create. The less you worry about money, the more time, energy, and creativity you can invest in things you love.

## Trimming: Spend Differently, Not Less

Living on less than you earn is the next step toward financial freedom. This doesn't mean depriving yourself but rather spending with purpose. Pay yourself first—set aside a percentage of your income for debt reduction or investments before you even think about other expenses. This simple practice is the cornerstone of financial success. No matter how much you earn, living on less than you make is essential.

**Trimming** is about redirecting your spending, not ending it. When you begin tracking your expenses and working toward financial goals, you'll likely feel more motivated to save. Don't wait until the end of the month to see what's left over; instead, decide upfront how much you'll set aside for your future.

### Start Small, Stay Consistent

If you're tackling debt, begin with the one that has the lowest balance. Even applying an extra $20 each month to this debt will accelerate your progress. Once it's paid off, take that $20 and add it to the next debt's payment. This method, known as the debt snowball, allows you to build momentum, making seemingly insurmountable debt manageable over time. Little by little, you'll see your debts vanish, freeing you to invest in your future.

## Think Smart: Where to Put Your Money

Once you have a clear tracking system in place, it's time to examine your financial priorities. If you have $3,000 in a savings account earning 4% interest, but owe $3,000 on a credit card with a 20% interest rate, it's clear that your money would serve you better by paying down debt. In general, the interest you pay when in debt is far higher than the interest you'll earn when investing. Saving first and playing later will lead to a more secure, enjoyable future.

## Training for Lasting Financial Health

The real goal of all these steps—**tracking, trimming**, and **targeted** spending—is to train yourself for lifelong financial success. Once you're out of debt, don't squander your newfound freedom. Start investing in assets that grow in value over time. Financial **training** means learning how to spend differently, not simply avoiding spending.

Those who resist understanding money often find themselves worrying about it far more than those who have taken the time to master financial principles. People who know how money works invest in assets that create wealth, while those who don't spend on things that drain their wealth. Learning about money management is like learning to drive. You may not aspire to be a professional driver, but you need enough skill to navigate life's financial roadways safely.

### Five Essential Financial Habits to Master

1. **Track your expenses.** Know where your money goes each month.
2. **Set clear goals.** Define what you want to achieve and put it in writing.
3. **Live on less than you earn.** Create a surplus for investment and debt reduction.
4. **Pay yourself first.** Set aside a portion of your income for your future before anything else.
5. **Stay out of debt.** Prioritise debt reduction and avoid future debt.

## Want to Be a Millionaire?

It’s simpler than you might think. By saving $300 each month over a 40-year career, you’ll have over a million dollars by the time you retire. For perspective, $300 per month is around the same amount as a car payment. If you can afford a new car, you can afford to become a millionaire.

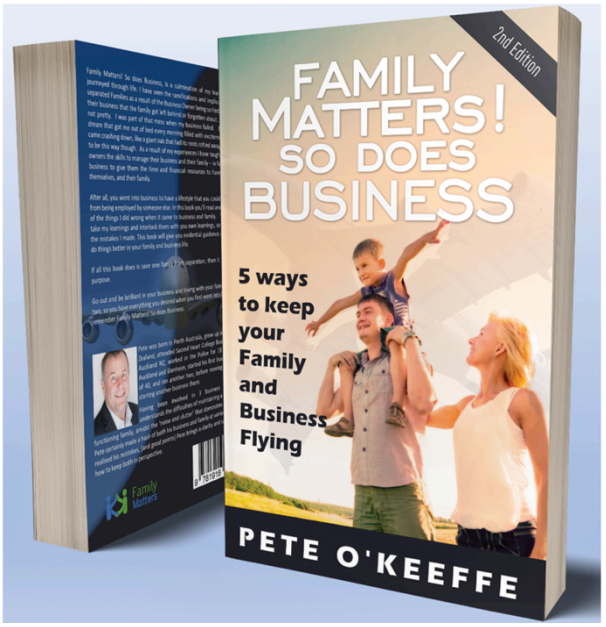
Even if becoming a millionaire isn’t your goal, this mindset can help you achieve other dreams: paying for your children’s education, owning a comfortable home, or enjoying a secure retirement. In today’s world, reaching these goals requires the same financial discipline as building a million-dollar nest egg.

### The Power of Preparation and Opportunity

Success in life is where preparation meets opportunity. By preparing yourself financially, you are ready to seize opportunities as they come. Track your progress, and you’ll see improvements. The act of measuring and reviewing your goals strengthens your commitment and keeps you on the path to success.

When you invest in your future, you’re not just changing your finances—you’re changing your life. Start today, and step by step, you’ll create a future you’re excited to wake up to every morning. Financial freedom awaits, and it begins with the goals you set today.

## My book.




### *Family Matters, so Does Business. 5 Ways To Keep Your Business & Family Flying.*

The book is about keeping family together, while running a business.

It’s modelled on the A-380 Airbus.

The cockpit is about "Communication and Relationships" in Business.

The 4 engines define

**Engine 4:** Mindset
**Engine 3:** Relationships and Business
**Engine 2:** Parenting Techniques and Business
**Engine 1:** Goalsetting

**The Landing.**

How to be even better in business and your relationship.

And finally a section on **"The Black Dog"** - Depression and my fight through it and how you can do the same.

If you'd like a copy, it's on Amazon
https://www.amazon.co.uk/s?k=family+matters+so+does+business&ref=nb_sb_noss

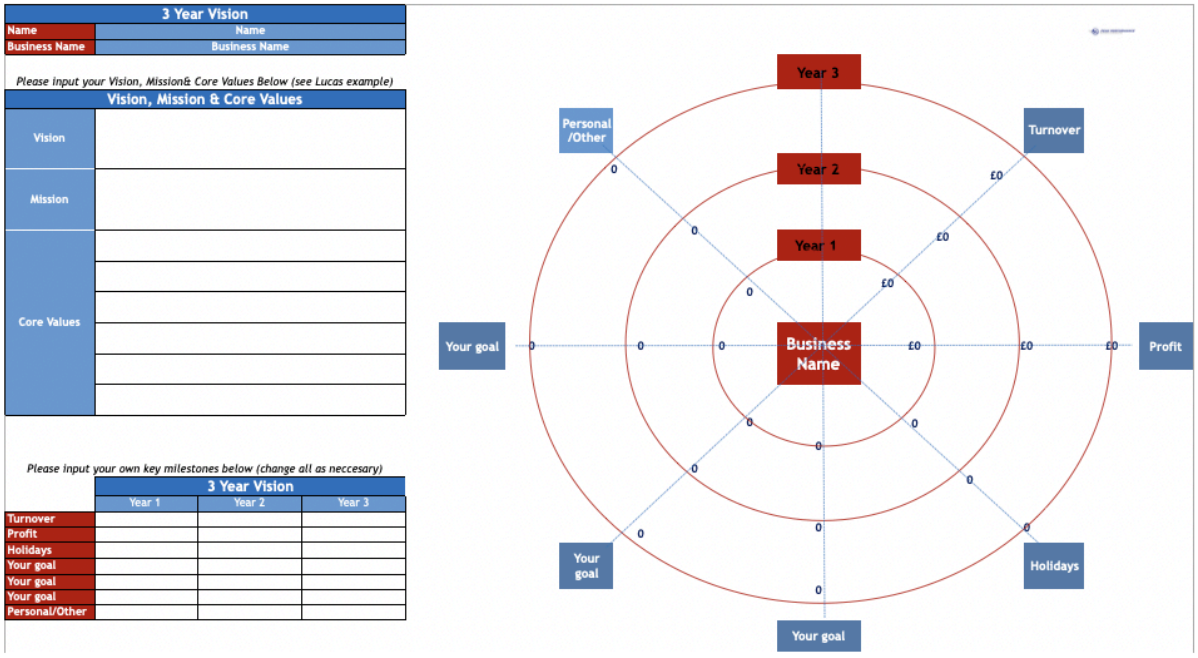
The foreword is written by Joe Schmidt - ex-Ireland rugby Head Coach and Current Wallaby coach

# Appendix:

Here you will find the activities you need to set your goals in place.

They  are all downloadable by following the link.

## VISION ORBIT Setting Goals:



| 3 Year Vision | |
|---|---|
| Name | Name |
| Business Name | Business Name |

*Please input your Vision, Mission& Core Values Below (see Lucas example)*

| Vision, Mission & Core Values | |
|---|---|
| Vision | |
| Mission | |
| Core Values | |

*Please input your own key milestones below (change all as neccesary)*

| | 3 Year Vision | | |
|---|---|---|---|
| | Year 1 | Year 2 | Year 3 |
| Turnover | | | |
| Profit | | | |
| Holidays | | | |
| Your goal | | | |
| Your goal | | | |
| Your goal | | | |
| Personal/Other | | | |



The Vision Orbit is an integral part of our goal setting strategy with clients.
https://docs.google.com/spreadsheets/d/1eOCVdEj8u4WXiicg8lXcCjR0def3XIT2/edit?usp=drive_link&ouid=115745822715092682853&rtpof=true&sd=truee
Work out what your **Business Goals** are to be, both Business wise, and Financially for Year 3.  1 for each – so that is 2 Goals only.
Take a **'big picture look'**, don't be too granular.  Do the same for year 2, so it meshes in to year 3.
Then for Year 1:

1. Write you goal (Your Have) as it meshes toward Years 2 and 3 – what you want and desire to achieve?
2. Understand and write in any **Current** or **Limiting Beliefs** you have that may affect you achieving the goal?
3. What are your **Values** for this Goal. Do they align with your **Beliefs?**
4. What **Behaviours** do you need to exhibit to achieve this goal?
5. What **Actions** do you now need to do to achieve this goal.

Now work out what your **Personal Goals** are to be, both personally, and Financially for Year 3. 1 for each – so that is 2 Goals only.
Take a **'big picture look'**, don't be too granular. Do the same for year 2, so it meshes in to year 3.
Then for Year 1:

1. Write you goal (Your Have) as it meshes toward Years 2 and 3 – what you want and desire to achieve?
2. Understand and write in any **Current** or **Limiting Beliefs** you have that may affect you achieving the goal?
3. What are your **Values** for this Goal. Do they align with your **Beliefs?**
4. What **Behaviours** do you need to exhibit to achieve this goal?
5. What **Actions** do you now need to do to achieve this goal.
6.

The 3 year Orbit looks at the things you want personally, and in Business, and your Financial Goals. You can change the parts in Red to whatever you want and then put the numbers in the white column for the next 3 years.

Now lets break these goals down into the next 90 days. You'll do this each quarter, for your 2 x **Business** and 2 x **Personal** goals.

1. Write your 12 month goal at the top of the sheet.
2. What are the 3 **Actions** you will do in the next 30 days to achieve your 1 year goal.
3. **Who** will be responsible for achieving it.
4. What **resources** are needed?
5. What will be the **Indicator(s)** that you have succeeded in achieving the action toward the goal.

Do the same for the next 60 days, and 90 days. Don't worry If the 90 day actions are hard to define at this time. By day 60 you will have clarity on what needs to be achieved for the 90 day Action Steps.

Now lets go one step further – what needs to be done this week, and next week, and the next 2 weeks to achieve that 30 day goal.

1. Write in your **Actions**
2. By **Who**
3. **Resources Needed**
4. **Success Indicators –** just like in the monthly goal planning.
5.

That's it. Now watch the magic happen.

Attached is just a ‘doodle pad’ for pondering your goals and ideas.  Align it with your Vision Orbit.

Biggest Success Story for the week:

Biggest Challenge for the week:

What Could I Do To Make Next Week Even Better:

Some Further Thoughts To Help you Align, and Stay The Course With Your Goals.

# PETE'S 56 Golden Rules to Live By:

## 56 Golden Rules to live by that I'm sure will upset some people! Follow them though and you won't go too far wrong in life…

1. People who work in the service industry serving - Acknowledge your customer or client when they come to see you. Even if you're on the phone or with someone else - let them know you know they're there with a smile, eye contact or small wave.

2. Remember to always have excellent table manners.
That means eating with your mouth closed,
Knife and fork, or spoon resting on your plate, not waving or pointed up in the air when not in use.
Ask to be given something, don't reach across the table.

3. Say please and thank you at every opportunity.

4. If you're a smoker be courteous to others. Your exhaled smoke affects others clothes, their atmosphere and experiences when they're eating or in the same room as you.
If someone spat on a table beside where you're sitting - would you be offended and think its gross?
Be considerate when you drop your butts. The world is awash with discarded cigarette butts in public places, beaches, and sidewalks.
What would you do if someone just dropped their rubbish on your front lawn as they walked past.

5. Acknowledge someone when they do well.

6 Write a hand written note or card to someone for any reason, but especially to thank
them or say sorry.

7. If you're a man walk in the outside of a woman as you walk down the street.

8. Respect your elders and those in authority over you. You may not like them but respect their age or position.

9. Treat everyone you come in to contact with, with respect.
Remember:
'To be humble to superiors is duty;
to equals, courtesy;
to inferiors, nobility.'
It's not big deeds, but small acts of kindness that make us great

10. Say hello to someone when they walk past you and smile.

11. Listen to everyone's ideas. We all contribute in some form.

12. Listen fully before you speak. 80% of the message is normally in the last 20% of what someone says.

13. Open and hold open a door if someone is in front of you or coming behind you.

14. Be aware of your surroundings. Don't suddenly stop walking and expect everyone to walk around you.
Be aware of what is behind you - especially if you're driving.

15. Don't speak loudly on your cell-phone in public so everyone hears your conversation - tone it down. We don't want to hear, or know of the personal issues you're discussing. The privacy act was introduced for a reason!

16. Treat wait staff with respect and courtesy. Say please and thank you. After all they trying their best.

17. Smile at someone and see their reaction. Bet they smile back.

18. In a coffee shop, pay for someone's coffee who is behind you, without them knowing - watch their reaction from a distance.

19. If someone has a heavy load they're carrying and you're a strong person - offer to help.

20. Don't get offended at small slights or offences that may happen to you.
If someone offends you, be the first to try and make up.

21. Don't be scared to say sorry if you realise you're wrong. Say it with sincerity.

22. If you see someone's doing something nice, go up and let them know how well they have done - even if they are a stranger.

23. Volunteer your service for a day once per year at a place of your choice.

24. Laugh at least 30 x a day - especially at yourself!

25. Don't get involved or interfere in other people's quarrels - especially if you're not asked.

26. Don't stop in doorways or entrances. Others are behind you.

27. Keep left when you're driving. Think of others behind you. Let them past. Yes they may be speeding but it may be for a genuine reason that you don't know of. It's safer to let them past than block them and cause an issue

through road rage.

28. Keep your speed up, or pull to the left. One person driving 5mph below the speed limit has a domino effect on all those behind them. Doing this is what causes tailbacks and traffic snarl-ups.

29. Get to know your neighbours - at least say hello.

30. Maintain your integrity. If you find an item has been left off your bill, be up front and let the shop owner or wait staff know. You'll be better for being honest, and feel great for it.

31. It is always better to receive than to give.

32. If your business is service (and not product) give the best possible service.

33. Smile and greet people - get off your phone or social media device.
There's nothing worse than having to wait for people to get off their phone or finish their conversation before they serve you.

34. If you sell product - give great service as well as selling a great product.

35. You may have done or said the same thing over and over again - it may be boring to you. Remember though for the person standing in front of you, it may be their first time. Give them a wow experience.

36. If you have a disagreement with someone and they rectify the issue, don't forget to thank them. It is easy to be angry and frustrated, but the sign of a great person is someone who can acknowledge another person for rectifying an issue.

37. Acknowledging the good that you already have in your life is the foundation for all abundance.

38. Being a giver doesn't require extraordinary acts of sacrifice.
It just involves a focus on acting in the interests of others.

39. I had been conditioned to believe that there is nothing more dangerous than the arrogance of ignorance.
Now I would learn that it does not compare with the arrogance of knowledge.
Knowledge that is often confused with wisdom

40. It is in crisis moments that the men get separated from the boys, and every leader should have a good idea of which is which, and who is who, in the heat of battle.

41. Why do we conduct a 'field test' programme. It's to find the problems before

they appear in the field.

42. Don’t make promises, Give guarantees!

43. When something is unfair and unjust, you may be being called to challenge and change it.
All things don't come to those who wait, but to those who are willing to go and get them.
Solutions are found when you decide to face your problems head-on and do something about them.

44. 40% of the things we worry about never happen,
30% are in the past and can't be helped,
12% involve the affairs of others that are not our business,
10% relate to sickness, real or imagined,
Thus only 8% of the things we worry about are likely to happen!

45. Learn to listen without thinking of a reply.
Listen with an honest ear.
Be slow to contradict and challenge others view, or opinion. Weigh the words of others before unloading your words on them.

46. Listen with a heart of compassion and an ear of mercy.
Make your reply using gentle words; words of compassion. Don't take sides when there is no opposition.
Don't respond to another's well thought out idea impulsively.
If we learn to be good listener’s we will receive good information.

47. **Quitting is always simpler than enduring.** But it produces a pattern that's hard to break; one you live to regret.

48. The road to success has many potholes.
You'll fall into some - and they're messy.
Not only will you have to climb back out, you'll have to dust yourself off, refocus, recommit, and keep going.
Since failure is inevitable, why not make it your friend by examining each experience and growing stronger through it?

49. ’Success is not measured by the heights you attain, but by the obstacles you overcome in its attainment.

50. Betrayal is something you do to others. Bitterness is something you do to yourself.

51. Successful people have one thing in common: they refuse to quit! No matter how many times they fall, they get back up, dust themselves off, learn from it, and start over.

52. 'The measure of success is not whether you have a tough problem to deal with, but whether it is still the same problem you had last year.'

53. 8 rules to live by
1. If you've a problem with me, come and see me privately. I'll do the same for you.

(2) If someone else has a problem with me and comes to you, send them to me. I'll do the same.

(3) If someone won't come to me, say, 'Let's go see him together.' I'll do the same.

(4) Be careful how you interpret me - It's too easy to misinterpret intentions. I'll also be careful how I interpret you.

(5) If it's confidential, don't tell. If you or anyone else comes to me in confidence, I won't tell, unless they're going to harm themselves, harm someone else, or a child has been physically or sexually abused. I expect the same from you.

(6) I don't read unsigned letters.

(7) I don't manipulate. I won't be manipulated. Don't let others manipulate you. And don't let others try to manipulate me through you.

(8) When in doubt, just say so. If I can answer without misrepresenting something or breaking a confidence, I will.

54. Character – the ability to carry on a resolution after the mood, in which it was made, is past.

55. Success lies in daily routine.
Be of service to someone every day.
Tackle a problem bigger than me.
Encourage everyone you meet.
Overcome a bad habit.
Do something for someone who can't repay you.
Ask for help when you need it.

56. 'Remember, life is nothing more than the sum total of many successful years; a successful year is nothing more than the sum total of many successful

months;
a successful month is nothing more than the sum total of many successful weeks;
a successful week is nothing more than the sum total of many successful days.

That's why practising successful habits, day in and day out, is the most certain way to win over the long term.

# Pete's Personal Pointers for Financial Prosperity

- Pay yourself first
- Visualise yourself being successful
- Your attitude determines your altitude

If you make a profit, but don't provide value – you're a thief!
If you provide value, but don't make a profit – you're a charity!

- If you run out of time, all the money in the world won't change that situation
- We are what we repeatedly do. Excellence then is not an act but a habit
- The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavour.
- If winning wasn't important, people wouldn't keep score
- You cannot ride a bicycle by reading a book. The same is true with investing. Books and classes are good for new ideas, but like learning to ride a bike, learning about investing is a hands' on business.
- How often do you do your laundry. Every week. Same with finances then. Do it once a week. See it as being as necessary as doing your laundry.

  **F**=follow
  **O**=One
  **C**=Course
  **U**=until
  **S**=successful

- One of the most common causes of failure is the habit of quitting when one is overtaken by temporary defeat. Every person is guilty of this at one time or another.
- There is no more effort required to aim high in life, to demand abundance and prosperity, than is required to accept misery and poverty.
- Desire is only a thought. There is no value until it is put into writing. This gives concrete form to an intangible desire
- Decide to become responsible for your future. Create a positive attitude about money
- What we talk about today is not an overnite panacea. This takes time and you must work at it. If worth doing then anything worth doing, takes time
- Money is a celebration of success, just as the lack of money is a reminder that we need to learn more. Just as a traveller watches km signs, money is simply a marker that measures the journey and distance travelled

- Getting started, and getting wealthy is 95% psychological. – When one is truly ready for a thing, it puts in its appearance

- **Tracking** – The first law to debt prosperity
  Track your daily expenses by writing them down

- **Targeting** - Setting targets and goals – the second law
  Target realistic financial goals, write them down and imprint them on your internal computer

- **Trimming** - Live on less than you earn – the third law
  Trim your living expenses so you live on less than you earn. Spend the difference to get out of debt and buy assets that appreciate. Pay yourself first

- **Training** – the fourth law
  Train into good habits, and train yourself to invest for your future

## "Financial Ten Commandments".

Follow these commandments, and you won't go far wrong, nor will your children.
Ignore any one of these commandments, and you do so at your own peril.
I'll put the first five in the form of "thou shalts" and then the last five in "thou shalt nots."

**Commandment number 1:** Thou shalt work well for your money.
- It's not what you earn that is important, it is what you keep.

**Commandment number 2:** Thou shalt establish a plan.
- Ask any financial expert you can find, what is the Achilles heel of personal money management? They'll all answer in unison – the establishing and sticking to a plan and a budget.

**Commandment number 3:** "Thou shalt avoid debt like the plague."
- Once you get behind the curve on debt, it feels like a noose around your neck, and someone is pulling hard on the other end of the rope.

**Commandment number 4:** Thou shalt distinguish between wants and needs.
- What do you really need v what do you actually want

**Commandment number 5:** Thou shalt determine when enough is enough.
- Have a look in your wardrobe and see what you don't wear anymore

**Commandment Number 6:** Thou shalt not get involved with get-rich-quick schemes.
- Don't be greedy. It never works

**Commandment Number 7:** Thou shalt not compete with the Joneses.
- Like right here and right now just say "You win. You win the car game, the house game, the landscape game, etc. You win!"

**Commandment number 8:** Thou shalt not make a major financial decision without getting wise counsel first.
- Always, always seek good advice, and pay for it if necessary

**Commandment number 9:** Thou shalt not corrupt your kids with money.

- You owe it to your children to give them good financial advice

**Commandment number 10:** Thou shalt not orient your whole life around money.
- Your family and health are more important