



PUT FOUNDATIONS UNDER YOUR CASTLES IN THE SKY
AND ACHIEVE...

MAXIMUM MONEY MOMENTUM

A Goal-Setting Workbook by Shari Molchan

(Learn the secret of the starfish on page 12.)



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With thanks to Wayne, and all my amazing clients.



“If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them.”

- Henry David Thoreau

“The key is to enjoy the journey. Often, you are so focused on the obstacles in your way, or on your next step, that you haven’t realized how stressed out you are. Stress will cause you to become de-motivated and unproductive, until you reach the point where you can’t see the forest for the trees, or opportunities and solutions that are right under your nose.”

- Shari Molchan



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Shari in Florence Italy, with husband Wayne, Summer 2011



INTRODUCTION

Why a book on setting goals from a financial advisor? Permit me to give you a little background. I have been in financial services for 15 years as an advisor/manager, and have owned my own private broker practice for the last 6½ of those years. What I've come to realize after sitting down with hundreds of people is, "It's not about the money!"

Usually I get a 'Huh, what do you mean by that?'

Here's how the conversation goes....

"Shari, you're telling me that my issues and frustrations that I have with my money have nothing to do with money?"

"YES! Well, mostly." I reply.

"What? But I am here to get counselling from you, and advice about my money and my future plans!"

"Exactly, so let me ask you this... what do you want?"

"Huh? What do you mean 'what do I want?'," you reply, puzzled.

"What are your goals? What do you love to do, and are you doing it? Would you be doing something different than you are now? Is what you're are doing right now giving you joy and happiness?"

Here's what I know, because I was taught this back in



1997. The average financial planner mostly talks about retirement planning, and puts you into the ‘cookie cutter mold’ that the industry teaches.



Here’s the truth: only 4% of the population ends up being financially independent, and they do so by following a plan. They did what they needed to do to achieve their goals. They did what the other 96% didn’t do. Don’t believe me? Look around you. How many people do you know who have retired at “Freedom 55”?

In my experience, most people want to be comfortable, free and happy – that’s it!

When I first started out in the business, I was taught to use a needs-analysis software program with clients, to determine what they had to invest now to achieve their desired future income. Typically, we built a plan to give them a monthly retirement income equal to 70% of their current monthly income. Most people had not been consistently saving, and my average client was in their 40’s. So, here I am telling them that based on where they are today, they have to put aside anywhere from \$500.00 to \$1000.00 a month to generate their desired retirement income. As you can imagine, that’s when the eyes roll back, the drool starts, and they reply, “Huh?”

For these clients, there was no motivation to start a plan that they couldn’t even understand (let alone afford), so they did NOTHING. I knew back then that traditional financial planning wasn’t working for most people, and I’ve finally figured out why: it’s because it’s not about the money.

Think about it. If you know better, than what is it that keeps you from doing it? I know it can be fear, old beliefs,



media, not understanding or knowing how to change, etc. What we need to acknowledge is that those are all just another way of saying that what we really want out of life isn't clear to us. In my observation, most of us don't know what we really want, or if we do, we have convinced ourselves that it will never happen for us. Years of negative programming in the past are a direct reflection of where you are now.

I recently had a conversation with a client – I'll call her Sophie. Sophie has been having a run of bad luck. If anything can go wrong – it has.

Sophie gave me a full arm and leg length of excuses, one after another, of why she was stuck in her situation. She's working in a job that's okay, but it's not her dream. She is constantly complaining about how she has to run the business the way the owners want her to. I asked her what she wanted to do. She replied that she would like to open her own business, so I asked her why she hadn't done that, and you can probably guess – she had more excuses. She had given up before she had even started.

Why is that – why does she keep following the same pattern over and over again? I have sat down with hundreds of people and heard the same thing over and over again.

Here's why: there's no focus, no plan, and no goals. Well, there may be immediate daily goals to make sure that you put food on the table, and get what you need to survive, but are you happy? Does your heart sing? Do you get out of bed and can't wait to get going on your day, or are you doing what you have to, not what you want to?

There it is – the big secret that you've been keeping from yourself. The big question that you have been either afraid



to ask, or don't know how to. What is it, you ask?

What do you want?

What are your dreams?

What makes your heart sing?

What is it that when you do it, there is no confusion of why you are here on this planet?



For some it may be easy to get to that place. For others, this could be new territory, as it was for me. (Which you will read about it a bit later.)

Most of us were not taught to go for our dreams. We were told to get a good education, then a good job, save for retirement and 'voila': we'll have a great life! How's that working for you so far?

It's time that you started to think for yourself – and it's not too late. There are no limits or rules that say that we can't have whatever we want. Though, we have to be prepared to discipline ourselves, to focus on what we want, and then take consistent action to get there.

You need to start tuning into that voice, your true spirit, and connect with what you truly want. That's when the magic happens, and life gets so much easier.

I have seen many people struggle with their public face, versus who they really know they are inside. It's like only being able to ride a tricycle when you know deep down inside you were meant for the grand prix. You are living a life of frustration, and you just can't figure it out!

This book is an example of that very statement. I was like a broken record about the importance of setting goals with my clients, and they got amazing results. My mastermind group finally said to me, "Shari, why don't you write a



workbook on setting goals?” So here it is!

In the last couple of years I have come to realize that this is my gift. I'm really good at empowering people to live their dreams. Now, yes, I'm tooting my own horn. But the results my mentoring clients have achieved affirms that I'm on the right path. I've found my purpose, and I love what I do!

Now I need to get my message out. My purpose is to help you find your why and your what, and mentor you on your hows. You already have the answers in you. You just have to ask the right questions.

And although I preach that it's not about the money, you still have to have good a relationship with, and understanding of, the purpose of money. This is what I coach and mentor people with, the “hows”, because I know – I have struggled not only with my own issues around money and goal-setting, but since learning how to get past that, I've worked with hundreds just like you and me.

Sometimes, we bury our answers to our questions really deep. And my intention for you through this book is to do a little deep-sea diving into your own subconscious and retrieve the buried treasures that have been with you all this time. I can tell you from my own experience that it's like a huge weight is lifted off your chest, and you can breathe again.

I love this quote from Wayne Dyer...

“Don't die with your music still inside you. Listen to your intuitive inner voice and find what passion stirs your soul.”

Let's go!







The Story of My Own Goals

WHY IT MATTERS: HAVING A SYSTEM AND SUPPORT FOR YOUR GOALS ARE IMPORTANT. WRITE YOUR GOALS DOWN, RATHER THAN JUST IMAGINING THEM. LIFE WILL ONLY GIVE YOU WHAT YOU'RE WILLING TO FIGHT TO ACHIEVE.

Have you tried to set goals, but they've never worked out, so you gave up and said, "Why bother? I tried it, it didn't work!"

Is this your mantra? If it is, great! I know you'll really benefit from this book! You see, I understand: that was me. I used to have the same attitude.

In fact, when I was younger, I don't ever remember setting goals, or learning how to. But that all changed for me when I started in the life insurance business as an advisor with MetLife in 1997. As a part of the company training, I was required to set sales and income goals. They provided me with goal-tracking worksheets so I had a roadmap to follow. They also provided daily, weekly, monthly, and annual tracking sheets to record my progress. My manager would sit down with me once a week, or as I needed. He would review my targets, and help me make adjustments along the way. I not only reached my objectives on a regular basis, but exceeded my own initial goals. I had a *system* to follow which was easy... *that's the key*.

I became very successful in the first few years in my business, but my personal life was not matching. I was required to do reporting with my manager, so that kept me on task for the work goals, but I didn't have a system for the personal side. One of the advisors with whom I worked had a lot of experience with self-improvement courses. She had



been very successful at goal-setting – she had a house, nice car, clothes and a great attitude: “If I can do it, so can you!” I wanted what she had, so I did what she said. She took me under her arm and mentored me for a year. My life changed completely after that.

The first thing she did was have me write down some short-term goals with a date of when I wanted to achieve them, and a column to track the results. Below is the actual first goal list that I started for myself.



Goals (Short Term)	Want to achieve by;	DONE
1) 4 apps this week to receive bonus	Sept 28th (9:00 am)	YES!
2) 6 apps for the month of Oct.	Oct 26th (9:00 am)	No
3) Be able to upgrade the kids' computer	Xmas	No
4) Buy a new kitchen table set	Xmas	YES!
5) Get a new car and be able to afford the lease	November 1998	YES!
6) Lose 40 lbs	Xmas	No
7) Work out consistently for at least 3 days/week	Xmas	No
8) Bring home at least \$3000 net a month	Oct Nov Dec	No YES! YES!
9) Income to at least 40,000 (Nov 2nd, I was \$7200 short)	Dec 26	YES!
10) 11 apps minimum for November	Nov 26th (5 by the 10th)	YES!



This brings back a lot of memories for me. Even though I didn't achieve all the goals, I was blown away. So now that I had a taste of this achievement thing, I started to pay a little more attention to the process. I ended my second marriage a few months after this particular goal-setting exercise. I was in debt, overweight, and I realize now that I really had lost my identity. What I mean by that is, that I was a Mom, I was a wife, I was a daughter, friend – but I really didn't know who 'Shari' was, or what she wanted.

That's where my mentor really stepped up to the plate, took me under her wing, and changed my life forever. For the first time that I can remember, I started to think about, 'What do I want?' This was a new concept for me. To say my life was transformed at 39 years old is an understatement!

I have to share with you my story about my car goal, a powerful lesson on goal-setting and vision boards. I had decided that my dream car was a Mercedes Kompressor. So off she dragged me to the Mercedes dealer to test drive my dream car! I thought she was crazy, and I really didn't believe that the sales person would let us do that. I felt that he would see right through me, and know I couldn't afford that car! She told me to act as if I had the money in my pocket to pay cash for it. Well it worked, and the guy let us go for a test drive. Even writing about this, I can still remember the feeling. OMG – it was so real! I then took a brochure of the silver convertible Mercedes and put it on my vision board. I even cut out a picture of myself from my business card, and stuck into the driver's seat. Well, not long after that I met the man who became my husband, and took up golf. My dream of the Mercedes didn't mesh with golf clubs (no trunk space), so I needed plan B.



I had saved for the car and still wanted my convertible, so a friend put me in touch with an auto broker. He found a red Sebring Convertible for the amount that I had saved. Excellent! But the day I was supposed to get the car, I got a call that the deal had fallen through. I was deflated. I was so close! I was off to do a joint appointment with an agent, and when I arrived she asked me why I seemed so down. After telling her the story she said, “Well, does it have to be a Sebring?” She saw that a Ford dealer had a huge sale on Mustang convertibles. We went to our appointment, and then I stopped into the Ford dealer. Long story short, I drove home that afternoon in my 2-year-old Mustang silver convertible! (That had room for golf clubs!) Wow... I was truly a believer in goal setting now!

In my workshops, it breaks my heart to see women in their forties, fifties and even their sixties, who have never set any personal goals for themselves. They can't even articulate what they want. It's so gratifying to me to be able to coach and mentor others of all ages to be open to the possibilities of what they have only ever dreamed, or to discover a whole new direction that they had never imagined!

It's why this book exists. If you have bought this book, or been given it as a present, it truly is a gift that will change your life. My intention is that you will use this workbook to help you get going on your heart's desires. Yes, you do have them – they might be buried a little – but I will help you uncover them! Life is going to give you exactly what you're willing to fight for. I know from my own experience that a life without goals is similar to a boat without a motor; you just drift along without any way to steer, you are unable to move forward in any direction, or with any speed or focus. You may bump into things along the way and sometimes

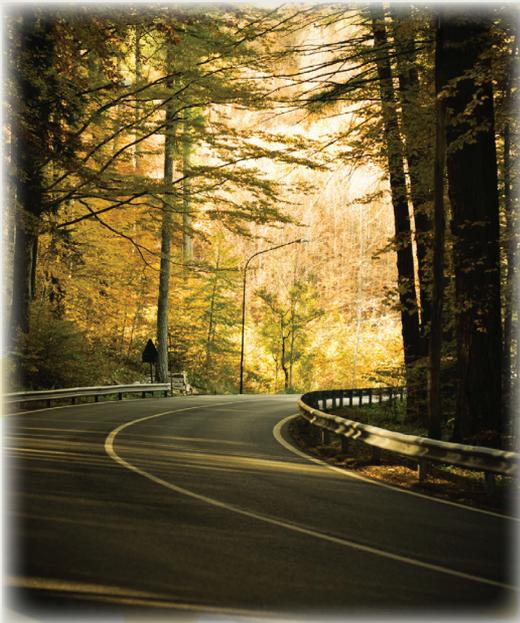


you get lucky, but wouldn't it better to be able to go in the direction of your dreams?

When you learn how to set and achieve goals, it is one of the biggest steps you can take toward getting what you really want in your personal and business life.

I have done a lot of Brian Tracy programs and read most of his books. He says, "People with clear, written goals accomplish far more in a shorter period of time than people without them could ever imagine." ...And my favorite of his... "Ink what you think!"

No matter where you are in your life financially, physically, or emotionally, if there is something that you still feel that you need to accomplish or attain, then let's get started! It's never too late, and I am so excited to be sharing this journey with you!





The Starthrower Story

WHY IT MATTERS: SMALL ACTIONS ADD UP. TOGETHER, THEY MAKE A BIG DIFFERENCE. INSTEAD OF ALLOWING OURSELVES TO BE LOCKED INTO THE ROLE OF AN OBSERVER, WE MUST TAKE ACTION, NO MATTER HOW SMALL.

Once upon a time, there was a wise man, who used to go to the ocean to do his writing. He had a habit of walking on the beach before he began his work. One day he was walking along the shore. As he looked down the beach, he saw a human figure moving like a dancer. He smiled to himself to think of someone who would dance to the day. So he began to walk faster to catch up. As he got closer, he saw that it was a young man, and the young man wasn't dancing, but instead he was reaching down to the shore, picking up something, and very gently throwing it into the ocean.

As he got closer, he called out, "Good morning! What are you doing?" The young man paused, looked up and replied "Throwing starfish into the ocean."

"I guess I should have asked, Why are you throwing starfish into the ocean?"

"The sun is up and the tide is going out. And if I don't throw them in they'll die."

"But young man, don't you realize that there are miles and miles of beach and starfish all along it. You can't possibly make a difference!"

The young man listened politely. Then he bent down, picked up another starfish and threw it into the sea, past the breaking waves. "It made a difference for that one!"



His response surprised the man. He was upset. He didn't know how to reply. So instead, he turned away and walked back to the cottage to begin his writings.

All day long as he wrote, the image of the young man haunted him. He tried to ignore it, but the vision persisted. Finally, late in the afternoon he realized that he, the scientist, he the poet, had missed out on the essential nature of the young man's actions. Because he realized that what the young man was doing was choosing not to be an observer in the universe, and instead make a difference. He was embarrassed.

That night he went to bed troubled. When the morning came, he awoke knowing that he had to do something. So he got up, put on his clothes, went to the beach and found the young man. And with him he spent the rest of the morning throwing starfish into the ocean. You see, what that young man's actions represent is something that is special in each and everyone of us. We have all been gifted with the ability to make a difference. And if we can, like that young man, become aware of that gift, we gain through the strength of our vision the power to shape the future.

And that is your challenge. And that is my challenge. We must each find our starfish. And if we throw our stars wisely and well, I have no question that the 21st century is going to be a wonderful place.

Source: http://www.startrower.com/star_thrower_story_script.htm





Attitude is Key

WHY IT MATTERS: IT'S IMPORTANT TO AVOID THINKING OF OURSELVES AS PASSIVE VICTIMS. WE MUST NEVER USE EXCUSES TO AVOID LOOKING CLOSELY AT OUR OWN MISTAKES. BEING POSITIVE IS CONTAGIOUS. WE ALL MAKE OUR OWN LUCK.

As you move into planting new seeds and cultivating what you truly wish to create in your life – you first have to weed your garden, so to speak, and discard those old loose ends from the past that have been stalling your growth and aren't serving you so well.

If you've felt like you have been held hostage and challenged from mistakes of the past, that's okay. It's time to move forward, and those mistakes were food for learning.

Let's try to stop using excuses: it'll be hard – risky – take a long time – the family drama – don't deserve it – it's not my nature – can't afford it – no one will help me – has never happened before – not strong enough – not smart enough – rules won't let me – no energy – time – tired – personal family history – too busy – I'm scared – fear – has to make sense – have a rational reason to change... Can you add some more of your own?

You have to grow and not see yourself as a victim, and most importantly, *not believe everything you think*.

Let me ask you this: are those excuses or blocks that are stopping you from getting what you want, *actually true*?

Do you know that for sure, with 100% conviction?

If it's been difficult in the past – why is that?

Where do those limiting beliefs and thoughts come from?



Well look in the mirror, because it's you... all the good and the bad. You've made choices every day and the consequences are the results of your actions or inactions. It's time to take responsibility for *everything* in your life if you really want to change your current situation.

There are always payoffs that are keeping you where you are, some may be serving you quite well, and others not so much. You may or may not be aware of these reasons, but those tiny payoffs keep you avoiding the real work of who you are destined to become. Ask yourself; what would your life would be like if you couldn't use your old excuses?

The greatest gift we have is our imagination. When was the last time you dared to dream, or have you lost the motivation to try anymore?

A quick fix is to hang out with little kids! My grandkids keeps me grounded in play... whether I am Batman's arch enemy, or running down Kensington Ave. in Calgary as a plane, with my arms out for wings, and making the noises too! Do you think that this is silly and ridiculous and you would never do that? Have you lost that little kid in you that thought they could be and do anything they wanted to? Did someone tell you to grow up, act your age, and get serious?

Our attitude equals our altitude. We've all heard that phrase before. Do you really believe it? Have you listened to your own attitude lately – is it positive or negative?

The real work is shifting you out of your current feelings of lack or hopelessness, and releasing old beliefs so you can connect with your true intentions and life purpose. You have to infuse your life with new energy about money, creativity, vitality, enjoyment, support, and family.



Let me tell you one of my favorite stories that exemplifies attitude and how much it influences our lives.

It's a story about a reporter who was sent to a stone cutter to interview three different men doing exactly the same job – hammering stones. Asked about how they liked their job, the first one answers;

“I really hate it. I barely make the money to survive. I am doing the same stupid thing over and over. My back hurts, I'm getting old, and I see absolutely no sense in what I'm doing.”

The second man responds to the same question, saying; “It's not bad; I have a decent house and a nice car. I love my family, however, I'm not fulfilled with what I'm doing.”

The third man replies; “I love my job. I'm absolutely thrilled and I appreciate every day I can be here. I think my work is wonderful, as all these stones I'm hammering will later be part of the material to build a wonderful cathedral. It'll be a place where many people can worship God and a place where many people will find the strength to overcome struggles and difficulties in their lives. I cannot imagine doing something different – I feel happy every moment.”

He has an attitude of gratitude!



Remember, all these people are doing the same exact work. It is only their attitude that makes a completely different person out of them. Not only are these people all different, they each affect the other people around them by their attitudes. Your attitude equals your altitude, and I believe that when you change your attitude, you change your luck!

Donald Trump has a very famous quote; “Everything in



life is luck.” Do you believe that?

How about Bill Gates? Was he really only just lucky enough to be at the right place at the right time?

Here is a brief synopsis of his story;

In the spring of 1968, Lakeside prep school in Washington State decided that it should familiarize the student body with the world of computers. A computer company’s chief programmer had a child attending Lakeside, so lucky for Lakeside – it got computers. Bill Gates, Paul Allen, and a few other Lakeside students immediately became inseparable from the computer.

They stayed in the computer room all day and night, writing programs, reading computer literature and anything else they could to learn about computing.

However, these students soon started having problems. Their homework was being turned in late (if at all), and they were skipping classes to be in the computer room.

It wasn’t long before the young hackers started causing bigger problems. They caused the system to crash several times, and broke the computer’s security system. They even altered the files that recorded the amount of computer time they were using. They were caught and banned from the system for several weeks. Ironically, the company eventually had to hire the same students to come in after hours to find the bugs (which they had planted) and expose the weaknesses in their computer system.

Although the group was hired just to find bugs, they also read any computer-related material that the day shift had left behind. The young hackers would even pick employees’ minds for new information. It was here that Gates and Al-



len really began to develop the talents that would lead to the formation of Microsoft seven years later. Bill Gates and Paul Allen may have been lucky to be at the school that was testing these new programs, but if they didn't have the passion for computers, it wouldn't have mattered.

Howard Schultz, CEO of Starbucks, said this;

"I believe life is a series of near misses, [and] a lot of what we ascribe to luck, is not luck at all. It's seizing the day and accepting responsibility for your future. It's seeing what other people don't see and pursuing that vision."

When you know what you want, the opportunities will be placed in front of you – success is the result of focus, discipline, consistency and the determination to succeed.

So maybe one half of life is luck, and the other is discipline, but that's the important half! For without discipline, you wouldn't know what to do with your luck.

Depend on the rabbit's foot if you will, but it didn't work for the rabbit.

Here is an acronym that I use for LUCK;

L ~ learning to adapt to

U ~unexpected

C ~ changes = (equals) the

K ~ key to success

Are you comfortable in your chosen habits? If so, it's harder to accept change. That's simply because change can become quite uncomfortable. It forces you to move from your favourite position, forces you to think, forces you to take risks, even forces you to think of alternative possibilities. Let me give you my own example.



In my early years as a golfer, I was always hitting the ball to the left or right – never straight down the fairway. You’ve heard of Army golf? Well, that was me! When I went for lessons, the first thing the instructor checked was my grip. I thought, *What does my grip have to do with where the ball is going?* He changed it ever so slightly, and it felt very strange, to the point that it felt so awkward, I thought it was going to make my ball flight worse. But - oh to my surprise! - I hit the ball, and there it went, straight down the middle of the fairway.

When it comes to changing your attitude and your actions, you have to move forward, *despite the pain and discomfort it creates*. That pain is good: it’s how you learn to stretch and grow far beyond the limits of your comfort zone. The best part of this is that along with all of this external stretching and growing, dramatic changes are also taking place deep within you.



Life has taught me that we all create our own luck through our personal beliefs and attitudes. *Luck therefore is the residue of passion and design.*





Why Goals Sometimes Fail

WHY IT MATTERS: IT'S IMPORTANT TO AVOID THINKING OF OURSELVES AS PASSIVE VICTIMS. WE MUST NEVER USE EXCUSES TO AVOID LOOKING CLOSELY AT OUR OWN MISTAKES. BEING POSITIVE IS CONTAGIOUS. WE ALL MAKE OUR OWN LUCK.

There are many good reasons for you to use goals, and yet, you probably also know that goals don't seem to work for everyone. After all, millions of people around the world start New Year's resolutions every year, only to give up on them weeks or months later without making any significant progress.

Like I mentioned in the beginning, you may even know people who have tried setting big goals in the past only to be disappointed or frustrated. So what gives? Why do goals seem to work well for some people, and not at all for others? Here are some of the top reasons that I have come across over the years.

1. We set the wrong goals. We unknowingly set goals based on what we think we *should* want, or what our parents want, or what the media and society says *should* make us happy. The problem is that even if we achieve these false inauthentic goals, they won't bring us true fulfillment, satisfaction or lasting happiness. If this is the case, it's obvious why we are not motivated or inspired to work on them, or why we still feel empty and unfulfilled even after achieving them.

Setting goals this way means that even if you win, you lose. That's why it's important to be clear about what you really want and set your goals based on that. Or at least be aware enough to know when your goals aren't working for



you, instead of stubbornly pursuing goals that are making you miserable and destroying your life.

2. We believe the myth of willpower. This is a common mistake because we still believe that willpower is the key to achieving your most important goals. But guess what? While it does play a role, *willpower is not the answer*. That's right.

Why? Because researchers are now discovering that willpower works a lot like a muscle. We have a limited amount of willpower and we can quickly “use it up” if we keep pushing or spreading ourselves too thin. Imagine stretching a rubber band using your thumb and index finger. At first, you'll be able to do it easily. But after a while, your muscles start to get tired, and eventually you have to release the tension.

Using just willpower to achieve our goals or change our behaviour is like trying to push a heavy boulder up a steep mountain without a way to hold it in place. Eventually you'll get tired and have to stop to rest. When you do that, the boulder will just roll back down the mountain. So what do you do? You go back down the mountain and need to start all over again.

This pattern should be very familiar to you if you've tried to use willpower alone to get out of debt, or lose weight, or make any other lasting change in your behavior or lifestyle. Don't get me wrong - willpower and self-discipline are very useful tools in goal achievement, but they are only part of the puzzle: they are not the entire answer. Instead of relying solely on willpower, we need to set ourselves up for success with a *plan*, so that achieving our goals becomes a natural result of the daily actions we are taking.



I want to teach you how to do that by “installing” empowering habits into your life, and changing your environment so that it works *for* you, and not against you.

3. We try to “force” our way to success. What do you do when your goals are not going according to plan? If you are like most people, you see this as a sign that you just need to try harder. Most of us were raised to believe that the solution to problems is simply to work harder, to push or force our way through the problem. Our mind keeps telling us, “If you haven’t achieved your goal, it’s because you haven’t tried hard enough, you haven’t worked enough, and you haven’t put in the required effort.”

In many cases, it’s not lack of effort, but a flawed strategy or ineffective thinking that prevents us from achieving our goals. When we run up against a brick wall, pushing harder and harder to get through the wall is not the answer: we need to find a better way around it. Do not operate under the false assumption that we can just use force, effort, or hard work to make any strategy work.

The good news is that we don’t have to go down this path. We just have to learn how to spot this pattern, and change our approach when we need to. Anyone can learn how to do this.

4. We focus on radical makeovers. If we consider making a change in your life, many immediately think of a radical change, a large, major transformation that occurs in a short burst of time. This happens every January when thousands of people join a gym as part of a New Year’s resolution. They sign up and immediately begin a strenuous exercise routine. But it ends up being too much for them to handle all at once, and most quit within the first month.



Part of the reason we tend to bite off more than we can chew is that it seems natural that if you want big results then you need to make big changes. It's just common sense, right? Making small changes can *seem* to be counter-intuitive, because it's not obvious that small steps can lead to big results down the line.

But the problem with radical change is that it's often difficult to carry out, and sometimes even more difficult to endure. The same is true of trying to implement too many changes at once - it just gets too overwhelming.

Or maybe other times, we set a high goal while thinking, "This'll be a breeze." We then imagine ourselves effortlessly undertaking action steps each day, easily moving toward our chosen outcome, and reaching it in record time. Unfortunately, that's not the way it usually happens. Instead, we find ourselves struggling almost from the get-go, feeling overwhelmed and frustrated when we don't seem to be making headway as quickly as we had planned. Rather than recognizing that we may have set your sights too high, we often give up altogether.

The high-goal-setting trap is simply setting too many goals all at once, or having unrealistic expectations of what we can accomplish in a short time span. We can't expect to make a giant leap from working as a clerk to CEO in a matter of weeks, or lose 50 pounds in a month, or go from being a couch potato to a marathon runner without first undertaking months of training.

Try to think of goal achievement as a muscle. What would happen if you went into the gym and tried lifting too much weight? You might strain or tear a muscle. To get stronger, muscles need gradual increases in resistance. Like a muscle,



the more you achieve, the stronger you get, but you have to do it gradually.

Achieving your goals is the same: you have to start small and gradually build up momentum. There's a common misconception that by taking small steps or making small changes, you're limiting yourself to small results, but that's not the case at all. Small changes can add up to BIG results. At 211 degrees F water is hot; at 212 degrees F it boils. That one degree makes a huge difference.

5. We don't take consistent, focused action. If we are really struggling to achieve our goals, we either don't know what we need to do, or even when we do know what to do, we still don't do it. *Focused and consistent* action is essential for achieving any goal; we have to know what we need to do to get what we want, *and then actually do it*.

So what stops us from taking consistent, focused action? One common reason is that we don't have a practical system (there's that word again) to help us take consistent, focused action on our top goals. A system is absolutely necessary to help us execute and connect our daily actions to our purpose, vision, and goals.

Just because we know what to do, doesn't mean that we'll know how to do it, or that we'll be able to do it. It's extremely important that we know exactly how to go from one step to the next to achieve our most important goals, from defining them all the way to realizing them. That is the function of the plan - to make that connection.

6. We confuse activity with achievement. Is action alone sufficient to achieve our most important goals? Not necessarily, because while actions will help us get results, they might not always be the results that we want. So in order



to get the results we want, we have to take the right kinds of actions. The wrong kind of action, based on an ineffective or flawed plan, won't produce the results we want, no matter how much we do or how hard we work.

As an example, in hockey, you can work very hard and stay very active on the ice by skating around in circles, but that won't get you anywhere. It certainly won't help you win any games. If you want to win, you have to score goals. Like Wayne Gretzky says, "You miss 100% of the shots you don't take." We have to take the *right* actions.

7. We are too vague or not detailed. I find that many think they have goals, but what they really have are just wishes, hopes or fantasies. If I asked you what your goals are, and you say something vague and generic like, "to be rich", "get of debt", "to have a better job" or "to be healthy." Those are good starting points, and excellent ideals, but they are not *goals*.

There's a big difference between knowing that you need to do something (like setting goals) and knowing how to do it. Imagine someone trying to use a power drill without knowing that you have to plug it in, and then telling you that power drills don't work.

8. We don't take enough time. We can come up with excuse after excuse as to why we can't set goals right now saying, "I'll set goals someday when things settle down a bit and I find more time." Somehow, we never end up finding the time. If we wait until we find enough time, it's never going to happen. You must *make* time for your dreams and goals.

The good news is that goal-setting doesn't have to take up a lot of your time. In fact, I am only going to ask you



to take 30 minutes a week! If you are truly overwhelmed by everything you need to do, then maybe you need to improve managing your time right now, and make that a priority so that you can feel that you are more in control, and feel like you have some room to breathe.

Ironically, not taking adequate time for setting and achieving your goals may be the very reason why you feel so busy, scattered, disorganized, and like you are just spinning your wheels.

9. We don't ask for help. This is probably the biggest mistake of them all! It's the mistake that usually keeps us trapped in our current circumstances and prevents us from achieving or even pursuing our most important goals and dreams.

It's almost like someone told you that goal setting is just "common sense" and should come naturally to you... and if it doesn't, there's nothing you can do about it. Or maybe it's because you like to pretend that you know what you are doing even when you really don't. There can be a pride, shame, and guilt or embarrassment issue deep down stopping you. Admitting that you need support is the hardest and first step in moving forward.

Professional athletes know this well. Take Tiger Woods - even when he was #1 in the world, he would have as many as 5 coaches at a time. Why? Because he knows they help him perform at his best.

If you can relate to any of these reasons above, and you are committed to finding a solution, then this workbook can literally change your life.



I want you to realize the importance and the impact that goal setting can have on your life. If you have family, friends, colleagues and so forth that are not committed to goals – there is a chance that you will not be either.

If you don't know how to set goals, so what: you can learn. Goals should be clear, written, specific, measurable and accountable – meaning there is a timeline and support to achieve them. Having a partner or coach to help you stay accountable can be the difference between success and failure.

And by the way, failure hurts, but it is often necessary to experience failure in order to achieve the greatest success. Do not unconsciously sabotage yourself by not setting any goals in which you might fail. If you are unsuccessful at achieving a goal, you may fear that others will be critical of you. This can be easily remedied by keeping your goals to yourself at the outset, or by being in a community of like-minded people that support you; let others see your results and achievements once you've accomplished your goals. (I think it is better and easier to have an accountability partner, coach or community that is on your side from the outset!)

I certainly didn't do it by myself – I had a mentor. It makes a huge difference to know that you will not be judged, and that you have a cheerleader on your side supporting you to achieve your goals!

There is a famous story about a study conducted with the students in the 1979 Harvard MBA program. In that year, the students were asked, "Have you set clear, written goals for your future, and made plans to accomplish them?"

Only three percent of the graduates had written goals and



written plans to achieve them; 13 percent had goals, but they were not in writing; and the other 84 percent had no specific goals at all.

Ten years later, the members of the class were interviewed again, and the findings, while somewhat predictable, were nevertheless amazing. The 13 percent of the class who had goals were earning, on average, twice as much as the 84 percent who had no goals at all. What about the three percent who had clear, written goals? They were earning, on average, ten times as much as the other 97 percent put together.

But in spite of this proof of success, I know that most of you don't have clear, measurable, time-bounded goals that you've written down. Time to change that!





How To Do It

WHY IT MATTERS: HERE'S WHERE WE GET DOWN TO BUSINESS. YOU ARE GOING TO ENCOUNTER CHALLENGES, BUT USING THIS PROVEN SYSTEM WILL HELP YOU SUCCEED DESPITE THAT. WE NEED TO MAKE SURE THAT WE CREATE A SOLID PLAN.

Okay – so you're thinking, how do you set goals? How do you realize your dreams, and how do you stay the course when you experience roadblocks, detours and curves on your path?

To manifest your new goals, remember this; it takes practice and it takes correction and it takes analysis. Someone can show you how to hit a golf ball, but that doesn't mean that you can take the club and make a perfect drive down the fairway the first time. I wish it were so!

With all this instruction, your body still has to learn new skills that will become automatic through practice. So, you may have to hit the ball many times. It may slice, hook or go in the woods. If it doesn't work the first time, would you quit? If you do, you will never learn to play.

Realize too, that establishing goals is only one step in the process of being able to reap the rewards of your goals. Setting each goal is like planting a seed. You put it in the dirt, water and feed it, give it sunlight, and nurture it. Sometime in the future the seedling breaks through, and you continue taking care and nurturing your plant, enjoying its blossoms or fruits. You would not expect to plant a seed in the ground, stare at it, and expect to get instant results.

If you have a dream that you haven't yet transformed into a real goal, ask yourself this: What is standing in my way?



If the list sounds like a bunch of excuses rather than legitimate realistic facts – then you have your answer. Time to break out and go for what you really want in your life!

Now we need to talk about the big difference between your vision or dream, and a goal. Goals and visions are first cousins, but there are distinct features that set them apart. What they both do is describe what you want and what you desire. Yet the big difference is this: visions are general, and goals are specific. Visions describe how you see the big picture, whereas goals are tangible steps to achieve the vision.

Goals are;



- dated
- specific
- targeted, and
- measureable.

Goals are statements of calculated results to be achieved. They transform your wishes and desires into results by grounding you into reality. They help you know when you win and provide a basis for determining what efforts on which you should focus. They are what transform ‘some-day’ into ‘today’.

Your visions are important because they lay the groundwork for creating your ‘big picture’ and they encourage you to stretch your imagination to include what you can be do or have! Visions are the canvas – goals are the brush-strokes.

Here are some examples of vision vs. goals to help you get started.



Vision	Goal
To own a convertible.	To be driving my new gold Mercedes SLK Convertible by the summer of 2012. I can feel the wind in my hair now!
To lose weight.	Here it is June 1st, and I have lost 25 pounds and feeling fit and healthy in my new size 8 jeans!
To be self-employed.	I gave myself one year to get my new catering business going. I did all the research and prepared and now I am running it full-time, loving my new life!
To write a book.	I have created an outline for my de-cluttering book and I have it ready to submit to the writers' group this fall. What a difference this is making for people with clutter issues.
To get married.	I have met the partner of my dreams this summer! We have a loving, passionate relationship. Writing down exactly what I wanted in a partner worked – we are getting married next Valentine's Day.

At my workshops, I find that most people are really good at writing out a vision – but writing the goal is harder. Yet, that's where the rewards come! Really, most of us just don't know how.

You need to write it out like you have already achieved it. It needs to be full of emotion. It has to have power to get you out of bed every morning!

Here are some examples of goals that I have seen from par-



ticipants to give you an idea of what I am talking about;

- I want to be debt free...
- I want to pay off my bills...
- I want to double my income...
- I want to increase my savings account...
- I want to get my last 3 years taxes done...

What is wrong with these goals?

They are all worthy things, but let me ask you this: if these were your goals, would you to jump out of bed every morning and yell, “Yippee! I get to work on my debt and pay all my extra money to it!” Of course not! You certainly want to be debt-free, but really the reason is so that you can do or buy the things you really love.

Here’s an example;

“I just got back from my 3 weeks in Italy celebrating my 50th Birthday! It was always my dream, and it came true! It was amazing! Planning and saving ahead sure made a difference, and it was easy – I put away \$200 a month into my Italy savings account, and I was able to pay cash for my trip, with NO credit card debt!”

Your goal has to include your desires and dreams, with a clear statement of how you will feel when you have achieved that goal. So when you write down your goals, I want you to really feel them, with every breath. When you feel it in your gut or it takes your breath away – then it’s a keeper!

That is what your goals should do to you! I want you to feel the emotion, because inside the word emotion is also the word *motion*. **Emotions help to put your goals into motion.** They help you to begin to take action. Adding real meaning and emotion to your goal statement makes it



much more powerful than merely speaking it, as though it was just another casual sentence.

You'll notice that all the example goals in the previous table are written in the present tense. (*"I can feel the wind in my hair now!"*) Always write goals down in the present tense, and never in the future tense. When you say it in the future tense, your subconscious sees your goal as always in the future, and never quite attained. By stating it in the present tense, *your subconscious sees your goal as already achieved*, and will help you to take actions that align you with that goal.

I use the acronym S.M.A.R.T. to help people do this part of the process more easily.

S = Specific

M = Measurable

A = Attainable

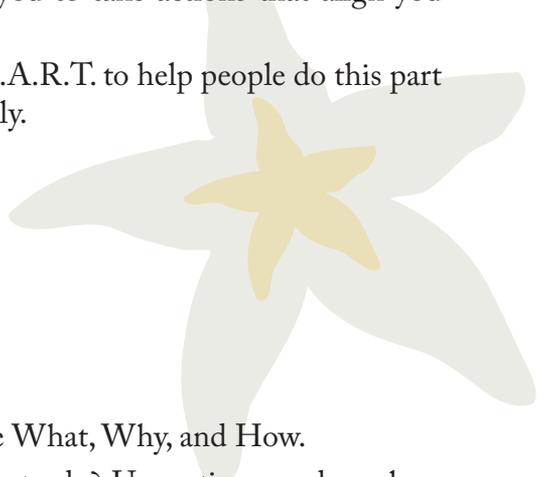
R = Realistic

T = Timely

Specific: Specific is the What, Why, and How.

- **WHAT** are you going to do? Use action words such as direct, organize, coordinate, lead, develop, plan, build etc.
- **WHY** is this important to do at this time? What do you want to ultimately accomplish?
- **HOW** are you going to do it?

Measurable: If you can't measure it, you can't manage it. In the broadest sense, the whole goal statement is a measure for the project; if the goal is accomplished, then it's a success. However, there are usually several short-term or small measurements that can be built into the goal.



Choose a goal with measurable progress, so you can see the change occur. What will you see when you reach your goal? Be specific! “I want to have 3 chapters written in 90 days” shows the specific target to be measured. “I want to write” is not as measurable.

Establish concrete criteria for measuring progress toward the attainment of each goal you set. When you measure your progress, you stay on track, reach your target dates, and experience the exhilaration of achievement that spurs you on to continued effort required to reach your goals.

Attainable: When you identify goals that are most important to you, you begin to figure out ways you can make them come true. You develop the attitudes, abilities, skills, and financial capacity to reach them. You begin seeing previously overlooked opportunities that will bring you closer to the achievement of your goals.

Goals you set which are too far out of your reach, you probably won't commit to doing. Although you may start with the best of intentions, the knowledge that it's too much for you means your subconscious will keep reminding you of this fact and will stop you from giving it your best effort.

However, a goal needs to stretch you *slightly* so you feel you can do it, but it will need a real commitment from you. For instance, if you aim to lose 20lbs in one week, we all know that isn't probable. But setting a goal to lose 1lb and when you've achieved that, aiming to lose a further 1lb, will keep it achievable for you. The feeling of success which this brings helps you to remain motivated.

Realistic: This is not a synonym for “easy.” Realistic, in this case, means “do-able.” It means that the learning curve



is not a slippery slope. The skills you need to reach your goals have to be do-able and fit in with the overall strategy of what you want for your personal or business life. Your goals may push your skills and knowledge, but they shouldn't break you!

Timely: Set a timeframe for the goal: for next week, in three months, in one year. Putting an end point on your goal gives you a clear target to work towards. If you don't set a time, the commitment is too vague. It tends not to happen because you feel you can start at any time. Without a time limit, there's no urgency to start taking action now. Time must be measurable, attainable and realistic.

Here's one more thing to remember when setting your goals - be flexible. If you encounter barriers that seem like they might keep you from your goal, don't give up. Instead, modify your goal to meet your new situation.

However, if a particular goal becomes something that is no longer important to you, then you should be open to letting it go. That will allow you to put your energy into pursuing goals that are important to you.



Shari in Italy for her 50th birthday.



“The reason most people never reach their goals is that they don’t define them, or ever seriously consider them as believable or achievable. Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them.” ~Denis Watley

I believe that we all have the right to happiness and success, not just a small group of some “lucky guys”.

YOU have the right to be happy and successful.

YOU have the power to make your dreams come true.

YOU have the potential to become a raging success in each endeavor you start.

And don’t let anyone or anything hold you back and convince you otherwise!



Keep Moving In The Right Direction

WHY IT MATTERS: COMMON SENSE DOESN'T EQUAL COMMON PRACTICE. YOU HAVE TO THINK IT. YOU HAVE TO BELIEVE IT. THEN YOU HAVE TO GET UP OFF YOUR BUTT AND DO IT. LET'S KEEP UP THE MOMENTUM YOU ARE BUILDING WITH THESE TIPS.



These are simple, effective empowering strategies that you can use to get results – immediately!



Develop a laser-like focus.

When you set your action plan in place, focus on the tasks that will get you moving and get you closer to your end goal. Ignore any distractions that may lead you down a different path. Focus on the opportunities and resources that will help you achieve success. What you focus on is what you get, so if you don't like the current results in your life – change your focus!

Unleash your purpose and passion.

For what purpose do you want these goals?

It's the purpose that will help cultivate the passion you will need to do whatever it takes to achieve them. What will the achievement of your goals get for you? What will it mean? How will your life change?

When you can answer these questions, you will have unleashed your purpose and passion, and therefore key reasons why there is no other option but to succeed.

Prioritize.

What is most important? What's next? Then what?

Pick your 3 top goals and prioritize your time, your action



tasks, your resources, everything, until your goal has been accomplished.

When your goals are driven by your passion, you'll have no problem using the word "No" to things, people, and tasks that do not move you closer to what you want in your life.

Honour your commitments.

When you break a commitment, you lose trust and credibility. When you honour your commitments you gain trust, credibility and add respect. *This includes the commitments you make to yourself.*

When you honour your commitments to yourself, your self-esteem, confidence (and therefore success) skyrocket!

Engage the 80/20 rule.

80% of your results will come from 20% of your input. You've probably heard that statement before, but have you applied it to what you do on a daily basis to see how it's affecting your results? Chances are, you'll be surprised at how much time you spend on the little things that aren't really that important in your big vision. The way to overcome this is to identify the things that will move you most towards your goals. At the beginning of every day, do these things first.

Delegate or outsource.

What tasks can you delegate to someone else? While they may be your goals and dreams, that doesn't mean you have to do all the work on your own.

"It takes a team to build the dream". There are so many ways you can build a team around you. With the advance of technology, your team doesn't even need to be in the same location as you.



Make a task list of all the things you need to do in order to achieve your goals.

Next, work out how much time it will take you to accomplish those tasks. Finally, identify how many tasks can be outsourced or delegated to someone else.

You can still maintain control or oversee them if you need to, and it's allowing someone else to help you achieve much more than you could on your own.

If you need extra motivation to do this, look at the time you are saving yourself by having someone else do those same tasks.

This time-saving directly equates to how much sooner you will reach your goals. We all have the same amount of time in a day, so use yours effectively by doing the things you are good at, and delegating or outsourcing the things you are not.

Join a mastermind group.

Mastermind groups give you accountability and support. Most successful people realize they don't have all the answers, and look to others for guidance and insights as they work towards their specific goals. Who around you could join you in a Mastermind group? Your group could start with only 2 people, or you could join an existing group that is looking for a new member and fresh input. Mastermind groups have changed my life significantly. You don't have to do it alone!

Enjoy the journey.

The key is to enjoy the journey. Often, you are so focused on the obstacles in your way, or on your next step, that you haven't realized how stressed out you are. Stress will cause you to become de-motivated and unproductive, until you



reach the point where you can't see the forest for the trees, or opportunities and solutions that are right under your nose.

When you take the time to enjoy your achievements and little successes, you are acknowledging the movement you're making towards your dreams. When you acknowledge and recognize the success you have achieved, you automatically look for more success. You focus on achieving success, and we already know – what you focus on is what you get.

Say No.

To what things can you say NO? This is one of the most empowering strategies I encourage you to embrace. To anything that doesn't contribute to the successful accomplishment of your goals in the most effective and efficient manner, say NO!

No to negative thoughts, No to lame excuses, No to wasteful meetings, No to energy-zapping people, No to excess food on your plate, No to distracting social media invites, No to unnecessary surfing the web, No to time wasting tasks. Simply say No.

And - now that you are saying No, to what other things can you say YES?

Develop a mindset of improvement.

Be willing to change and improve your capabilities and skill sets. This will enable you to have more money, better health, and greater relationships. As an additional benefit to you, this practice will also help develop the discipline to do the things that matter and the things that count towards your goal. Get motivated and inspired to keep moving forward no matter what obstacles or challenges you face.



Your First Two Weeks

WHY IT MATTERS: IT'S IMPORTANT TO BECOME QUICKLY AND TOTALLY IMMERSSED IN YOUR GOALS. THE START OF THIS JOURNEY WILL PREDICT THE END. GET IN THE RIGHT HABITS RIGHT UP FRONT. THAT WILL DEVELOP YOUR POWER.



For the first two weeks, capitalize on the fresh energy you feel about this project by developing some healthy goal-achieving habits. Try these two tips.

1. Write your goal on an index card, and carry that card around with you. Keep it in your pocket. Read it upon waking, and before you go to bed at night. Read it in the afternoon and in the evening – in other words – as much as possible!

You want to become fully immersed and wrapped up with your goal. The more you tell yourself your goal, stated in the positive tense, and like you have already achieved it, the more you will believe you can achieve it. You will gain confidence and strength just by the simple habit of reading it all day long!

2. Clarify your primary activities. You could take all the action in the world, and create plenty of momentum, but it wouldn't be towards your goal if you weren't engaged in the *right* activity. If you've been working on your goal for several months, or even several years, and you're not any closer to that goal, almost always it's because the activities weren't the right activities.

Write down every activity that comes to mind that you will need to do in order to achieve your goal. No matter how big or small the activity seems to be, write it down.



Some activities you may only have to do just once, and some activities you may need to do every day.

I have included some worksheets on the following pages to write down your goal and action steps. I suggest that you really take some time do some research on your goal. Do you know of anyone that has accomplished the goal you wish to accomplish? Are there some books you own that relate to your goal? Do some exploration and see what you find related to reaching your goal.



How To Sharpen Your Focus



WHY IT MATTERS: SOMETIMES, WE DON'T KNOW WHAT'S IMPORTANT TO US UNTIL IT'S TOO LATE. TRY TO ENVISION THE SITUATIONS HERE. WISHES DO REALLY COME TRUE, IF YOU KNOW WHAT TO WISH FOR.

Here, I have included some questions to help you get more focused on what you really want. One of the things that I believe that we don't do enough is dream! Use your imagination like you were a child, and you did not know the word 'no'. For now, let your mind flow free without limitations or questions of how you are going to get there – that comes later.

If you could wave a magic wand and have whatever you wished for in any part of your life, what would it be?

If you could design your perfect lifestyle, day in and day out, what would it look like?

If you could create your perfect calendar, how would you spend each day, each week, each month, and each year?



How would you change your life if you received \$1 million cash, tax free, today? What is the first thing you would do?

What parts of your work do you enjoy the most and do the best? Where do you excel? What sorts of activities make you the happiest?

What would you do, how would you spend your time, if you had only six months to live?

What one great thing would you dare to dream if you knew you could not fail? If you were absolutely guaranteed success in any one goal, small or large, short term or long term, what would it be?

How To Make A Wish

Wishes are just that - wishes, but they can be turned into visions and goals, and the tasks to achieve them. Here, I've divided wishes into some major categories to help you get down to what's important.



Wish Type One - Want and Don't Have

Here are some questions to start your brainstorming in this area. These don't have to be extravagant, but they do have to be something you actually want.

1. What would you wish for in your life if you had unlimited financial resources?
2. What have you always wanted to do or accomplish, but have never attempted? ...Because of lack of time? Money? Experience? Resources?
3. If you could have, do or be anything that you wanted, what would you wish for?
4. What would you wish for if you were absolutely confident that you could accomplish it?
5. What habits, skills, or abilities traits that you see in others would you like to develop?
6. What knowledge, experience or expertise would you like to gain?
7. What would you like to learn? (Learn to speak Italian, learn to cook, learn about astronomy, learn to Tango, etc.)

Wish Type Two - Don't Want and Have

These could be things like an extra ten pounds, a lousy job, or a mean boss. Many people find it easier to list the things they don't want than the things they do.

1. What would you like to change, remove or eliminate from your life? (Lose extra ten pounds, change jobs, less stress, etc.)
2. What bad habits or personality traits would you like to get rid of? (Stop interrupting people, eat less junk food, and so on.)



3. What do you currently have that you don't want in your life? (Too many demands, too much clutter, etc.)

Wish Type Three - Want and Have

Wishes of this type could represent things you want to appreciate or treasure more, good things already in your life that you want to have more of, or things that you want to preserve.

1. What aspects of your life do you like and want more of?
2. What do you enjoy doing but haven't done in a while?
3. What would you like to improve or enhance about yourself?
4. What are the blessings in your life that you would like to appreciate more?
5. What good things in this area of your life do you want to preserve and avoid neglecting?

Wish Type Four - Don't Want and Don't Have

Examples would be things like heart disease, bad health, financial problems, and other risks that you want to avoid.

1. What problems or pitfalls would you like to prevent?
2. What bad habits or negative traits would you like to avoid developing?

Turn the Negatives into Positives

While the "Don't Want and Have" and "Don't Want and Don't Have" wish types are useful during brainstorming to help you identify wishes, especially if your motivation



style is away from things you dislike, they don't make good long term wishes.

In goal setting, it is always better to focus your attention on the things you want rather than on the things you don't want.

Now I want you to convert all your negative wishes into one or more positive counterparts.

For example, if one of your "Don't Want and Have" wishes is to get rid of debt, you would convert this into a positive wish: "I am so thankful and grateful now that I am focusing on ways to make more money to reach my goal of having an annual income of \$100,000 a year", rather than a goal of paying off that maxed our credit card that's causing you so much worry.

Similarly, you can convert "Don't Want and Don't Have" wishes to their positive counterparts by wishing for things you can do to prevent or avoid these negative wishes from being realized. As an example, "I am so happy and grateful that I now that I track where my money goes and I am watching my 'Dream' account grow and grow!"

Prioritize Your Wish List

Now that you've created your wish list, it is time to prioritize it based on what is most important to you.

A useful prioritizing tool is the ABCD method. In this method you prioritize wishes into one of four categories:

- A's represent things you really want
- B's represent things you want, but not as much as the A's
- C's represent things that are nice to have, but you don't



necessarily want at this time

- D's represent things you definitely don't want to pursue at this time

Why include the C's and D's in your wish list? Because you already went to all the trouble to think of them, so you might as well write them down. You never know if you might want to change your mind later.

Once you've categorized the wishes, go over the A's and rank the top five to ten items based on importance and urgency. Try to find the wish that you really want the most right now and make it your A1 priority.

Then proceed to find the second one, and so forth. Another way to prioritize your wishes is to ask yourself;

Which of these would have the most positive influence on this part of my life?

Review your priorities from this viewpoint and make any necessary changes.





Let's Set Some Money Goals

WHY IT MATTERS: MONEY IS LIKE FOOD. WHEN YOU HAVE ENOUGH OF IT, YOU DON'T THINK ABOUT IT AT ALL. BUT WHEN YOU ARE DEPRIVED OF IT FOR A TIME, YOU THINK OF NOTHING ELSE. NOTHING HAPPENS WITHOUT MONEY.

What – You didn't think I would let you off the hook and not include some money goals, did you? After all, my seminars, workshops and mentoring are called "Money Momentum"!

Even though I preach that it's never about the money... the reason you may not be achieving independence and freedom with money is because you may have beliefs around money that are subconsciously holding you back. In my workshops and in my book, 'Money Momentum for Women -How to be Comfortable Free and Happy', we go deep! But for now, this'll get you started.

Determine Your Financial Values

Let's do a bit of self-examination. Below, write down your thoughts about the following questions.

What are your personal values with regard to money?

What does money mean to you?

What do you think about people who are financially successful?

What is your attitude toward wealth and riches?

What is your self-concept with regard to your ability to become financially successful yourself?



Shed light on Your Own Financial Vision and Money

What is your vision with regard to money and to your financial future?

Create a clear mental picture of where you are in 10 years as if every financial dream had been realized!

What does it look like?

What kind of lifestyle do you have?

When will you know that you have enough, and what will you do then?





Your 90-Day Goal Map

WHY IT MATTERS: RATHER THAN START WITH LONG-TERM GOALS, LET'S USE A TIME FRAME THAT WILL GIVE US AN IMMEDIATE SENSE OF ACHIEVEMENT, YET IS LONG ENOUGH TO REALLY ACCOMPLISH SOMETHING.

If you blink – 90 days go by in an instant! But what if there was a line in the sand and you said that your life is going to be different? “I’m going to be in better shape, I’m going to have a better relationship, I’m going to have more money, and I’m going to start the steps to opening my own business!”

Most people set yearly goals and then try to work toward accomplishing them. I’ve also worked that way in the past. Yearly goals aren’t bad, but in my opinion, you must break them down into smaller chunks in order to get motivated to do them.

By breaking down big-picture goals into tiny, manageable, daily actions, you’ll find that you’re able to achieve more than you ever have before. Not to sound like a broken record, but remember there are 3 influences that will predict your success; focus, discipline and consistency.

As I keep stating, one of the laws of the universe is that you get what you focus on, whether it is positive or negative. One of the best ways to focus is to set an intention and then create an action plan to accomplish the intention. When we put intention on action it’s amazing what we can accomplish.

Think about what you want to accomplish in the next 90 days. What are your top 3 goals?



Step 1: Determine your top 3 goals for the next 90 days.

Step 2: Determine the strategic action steps you'll need to take to accomplish them.

Step 3: Write out an action plan to achieve your goal.

Step 4: Write out in detail a plan of accomplishment for your goals. What are you going to do starting today and every day? The more detailed your description – the more likely you will achieve it!

Also, it's important to note this 90 day plan isn't cast in stone. Think of it as a living document that gets modified at various intervals.

Remember to make sure that your goals are *specific, measurable, achievable, realistic, and timely*.

<p>Name of Goal Number 1:</p> <p>_____</p> <p>_____</p>
Action item 1)
2)
3)
4)
5)
6)
7)
8)
9)
10)
11)
12)



Name of Goal Number 2: <hr/> <hr/>
Action item 1)
2)
3)
4)
5)
6)
7)
8)
9)
10)
11)
12)



So, let's get you started!

On the following page I have included a daily goal tracking sheet. To begin, get yourself a nice binder. I want you to keep all your paperwork together so you can track your progress.

Resolve to fill out this page every day. Start with writing in the date and setting your intention for the day – your affirmation. For example: “Success is not an accident!”

Then, write out the 3 most important goals on which you will focus for the next 90 days, as if they were already a reality.

Now, list the top 3 priorities on which you will focus for that day, to help you achieve your goals.

Next, write out your major obstacle of the day and form it in a question. For example; “How can I maximize my day today to get more clients?” Write out 10 answers to your question, and then select one of those activities that you can begin immediately. Take action and work steadily on the achievement of your goal throughout the day.

At the end of the day, take the time to summarize how it went. What obstacles did you face? How did you overcome them? What were the successes that you had that day?

If you repeat this process every day, and stay laser-focused on your goals, you will definitely see results. If you need to make any adjustments along the way, remember that's okay. Sometimes we have to take detours to get to our destination. Just remember to stay focused, be disciplined to fill out your daily sheets, and this consistent action will put you on the road to success. Enjoy the journey!

Download a PDF of this worksheet at:
MolchanFinancial.com/goals



Daily Goal Worksheet for date: _____

Affirmation for today:

My 3 most important goals:

My top 3 priorities:

Write your major goal or obstacle in the form of a question:

Action steps:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Select one action from above that you are going to begin immediately:

Summary

Obstacles I faced: _____

How I overcame them: _____

Successes I had today:





BONUS: Your Money Momentum Vision Board

WHY IT MATTERS: YOU'LL SEE YOUR VISION IN GREATER DETAIL AND WITH MORE EMOTION THAN EVER BEFORE.

A vision board, also known as a dream board or wish board, is a powerful tool used to attain the things you want in your life, now and in the future. It is a collage of pictures or cut-outs, creating a visual representation in images and/or words that embodies your deepest goals, dreams and desires. It visually represents what, who, and where you want to be in your life.

Creating a Money Momentum vision board is an empowering process that guides you in forming a vivid, graphic picture of the goals you want to achieve with your money. Remember it's not about the money – it's about your life... So what do you want?

You can create your vision board on anything! I use poster boards, and then paste or collage images to it. The idea behind this is that when you surround yourself with images of who you want to become and what you want to have, your life changes to align with those images and desires.

The process of creating your vision board helps you in forming an active connection with what you desire. It acts as a guiding light to help you realize and commit to your vision.

They are fun and creative to do, and they are powerful manifestation tools to help boost your results towards your dreams. Remember my car story?



Here's what you will need;

- Poster board, magazines (images), scissors and glue
- Optional: Paint, Felt pens, Stickers

Making a Comfortable Place to Start

I find that it's really important to create a relaxed setting for yourself, with no distractions or interruptions. Lay out all of your supplies either on a large table or on the floor. You're going to want to have room to play!

Engage your senses! Listen to some of your favourite music in the background. Make a pot of your favourite tea or coffee, light some scented candles or burn some incense.

Before you begin creating your Money Momentum vision board, start by sitting quietly and setting your intention. This is the first and most important step in the process. You need to get very clear and focused on what your deepest intentions are for your relationship with money.

Look over your goal sheets and look at what you want in your relationship with money. Remember to create this in the past tense and approach it with a sense of already having accomplished your vision – what would it look like? Let yourself go deep into your emotions with no limits. This allows you to tap into your subconscious, letting your ego step aside just a little.

You can include the goals that you most want to accomplish in the short term, mixed with longer-term goals and dreams. Regarding this, it is very important that your vision be believable to you.

It must be realistic enough for you to truly trust that you will be able to manifest it for yourself. This is a key factor in the process. You want your vision to be compelling and believable enough that it can propel you forward towards



your goals, but not so overwhelming that your subconscious mind will dismiss it.

Let's get started!

Go through your magazines and begin to tear out images to which you're attracted. Let yourself have the time to enjoy looking through the magazines and pull out pictures, words, or headlines that resonate with you. Have fun with it! Don't rush this process. Use your intuition, not just your rational mind, to find images that ring true with you.

Don't censor yourself here. Let your instincts guide you. When you feel that you have enough images pulled out or clipped, then you can go to the next step.

I have also printed off images from the internet because I could not find them in the magazines – so don't limit any of your dreams! I also have taken words or phrases and put them in a computer document and printed them out.

Affirmations are confident sayings, quotes, mantras, and mottos that inspire you to move closer to your financial success. If you have any favorites, printing them out from the computer is usually a good way to do it, or just write them on your board in a fancy marker.

Below are some Money Momentum affirmations for your vision. (Here on your board, it's OK to be more vague.)

I deserve to be wealthy.

People love to give me money!

It's easy for me to save money; there's always enough.

I am now earning a great big income doing what satisfies me.

Something wonderful is happening to me today: I can feel it!



All my bills are paid up in full and I still have all this money.

Money comes to me easily and effortlessly, waking and sleeping.

Every day I wake up to new wealth.

Wealth comes to me easily.

I accept change.

I accept who I am with joy.

I accept others for what they are.

I can accept myself for who I am.

I love myself.

I am capable.

I am open to abundance.

My finances are secure.

I am saving more money every day.

I am prosperous, healthy and happy.

I spend only what I have.

I am building a financially stable future for myself and my family.

I value my time and energy.

I value my money.

I deserve to be prosperous.

I am worthy of receiving abundance.

I am the source of my abundance.

I allow myself to dream.

My dreams are coming true.

I manage my money wisely.



I focus on my goals daily.

I am happy, healthy, wealthy, healed and whole.

My self-worth and net worth are building every day.

I have wealth in every area of my life.

Some other ideas for images on your board:

- A bank statement with the exact number you'd like to see in your account by a certain date.
- A deposit slip with a figure that you would like to deposit by a certain date.
- A credit card statement with a zero balance by a certain date.

You can alter these documents in any way that aligns with your vision for your money goals. You can do it manually, or if you're techy, scan the original document and Photoshop it into your vision of perfection!

Putting your images on your board:

Sort through all the images you've selected and begin to lay your favourites on your poster board. As you do this you'll find there are some that no longer have the same connection. As you place your pictures on the board, you'll get a sense of how the board should be laid out.

Feel the passion with every image – make sure it resonates with the goals that you have set. Choose images that truly inspire you to have the relationship with money that you desire and deserve!

Your Money Momentum vision board may evolve as you create it. You might have some ah-ha moments of what the future could hold for you – it's pretty powerful. Aim to create something that looks pleasing to you.



Committing to your vision:

Get the glue out! This is where you make a commitment and glue it down! Add any phrases that you want to write too! If you want to add any material or scraps to the board - add them on now too!

You may or may not want to add a time line to your money goals, meaning you may want to state the time frame by which plan to reach your vision, i.e., 6 months, 1 year, 3 years, etc.

You can also include intentions that carry different time frames. If you do want to add this element to your vision, you can place “Date created: [today’s date]” and “Date Manifested: [future date]” somewhere on your board. In doing so, every time you look at your board, not only are you infused with the power of the images, but you will also feel inspired to create its manifestation within a certain time period.

Daily Visioning

Once your Money Momentum vision board is complete, place it in a location where you will see it often. You need to constantly engage your subconscious mind with its energy in order to manifest the money life you are envisioning for yourself. Ideally, place it in a strategic location that gives you plenty of visual exposure to it throughout the day. This could be in your office, your living room or your bedroom. If you place your board next to your bed, in the morning it will give you that jolt of purpose to keep you motivated throughout the day. And at night, it will let your subconscious mind integrate your vision as you dream about your soon to be manifested goals.

Be mindful of the things nearby and surrounding you vi-



sion board, to ensure that they are aligned with your vision. You want it to have a place of honour and respect in your home or office. It's your own private space to manifest your goals and the relationship with money you desire and deserve. If you are sensitive to what others might say about your board, keep it in a safe space where only you will see it. Negative criticism from others, or feeling the need to justify your financial dreams can dilute the energy that it manifests.

Spend time daily gazing at and taking in this beautiful vision you have created for yourself. Have you ever heard the phrase fake it till you make it? Looking frequently at your Money Momentum vision board and really focusing on what it will feel like to have this dream relationship with money will help you manifest it.

Updating Your Money Momentum Vision Board

We are always in a process of evolution, and your vision board, being a reflection of your innermost desires, is no different. As you grow and develop, and as your connection with money deepens, and you start achieving some of the goals, it is important that your Money Momentum vision board reflects those transformations.

Like your relationship with money, your vision board is a work in progress! It has to inspire you. It has to charge you with renewed passion every time you look at it. Over time, especially as you progress towards your vision, you may find that some of the images or words on your vision board don't evoke the same emotional impact on you as they once did. When this happens, you will know it is time to update your vision board with fresh images that do inspire you. You can go through these steps every six months, or at least yearly.



You may even want to create a tradition of crafting a new Money Momentum vision board annually to set intentions for each New Year. Saving them over time will create a visual testament to the process of transforming your relationship with money. Periodically reviewing your collection of vision boards is an inspiring act in and of itself! It will hold the history of your path to financial success!



One Final Word

I know you can do it. *The plan is what will make it happen for you.* If you can achieve your first small goal, then your second, and then your third, the tough part is over. You're on the road to a wonderful life!

Please connect with me and tell me how it works out for you. You'll find my contact information on the following pages.





Shari's office is near the waterfront of Nanaimo, BC, Canada. Her company, Molchan Financial, can be reached through any of the following points:

MolchanFinancial.com (main company site and blog)
MoneyMomentum.ca (classes and registration)
Facebook.com/MoneyMomentum (community and support)
Telephone: (250)755-4004
eMail me at my contact page: molchanfinancial.com/contact



About Shari Molchan

For over 15 years Shari has helped women and men with risk and wealth management. Over the years, hundreds of people told her that they wanted a different financial life than the one they had. Some wanted more money, others were looking for peace of mind, more possessions, the ability to communicate better with their family about money, or they just wanted the tools to manage their money. They understood the 'common sense' principles, but they kept unknowingly sabotaging their plans.

Shari's workshops and seminars for women have come out of her own history of struggle and these hundreds of clients. She knows that a lot of women, for whatever reason, cannot liberate themselves from the guilt, the avoidance, and the fear they have around money. Too many women are frustrated, embarrassed, and feel helpless about their financial situation.

She is also a Money Mentor Coach. Shari will show you that the only difference between where you are now and where you can be is belief - pure and simple. When you begin to believe in yourself, you are going to experience success you can hardly imagine today.

That's why this book was born. I know it will help you!

Shari



THINK OF GOAL ACHIEVEMENT AS A MUSCLE.

What would happen if you went into the gym and tried lifting too much weight? You might strain or tear a muscle. To get stronger, muscles need gradual increases in resistance. The more you use it, the stronger it gets, but you have to do it gradually.

Achieving your goals is the same: you have to start small and gradually build up momentum. There's a common misconception that by taking small steps or making small changes, you're limiting yourself to small results, but that's not the case at all. Small changes can add up to BIG results.



Shari Molchan has helped people form solid financial plans for over 15 years. She now specializes in working with women, helping them to overcome their guilt and other issues with money, and gain MAXIMUM MONEY MOMENTUM.

More at moneymomentum.ca.

WHY A BOOK ON LIFE GOALS FROM A FINANCIAL ADVISOR?

What I've come to realize after more than 15 years in the finance industry, and after communicating with thousands of people is, "It's not about the money!" I've learned that most people don't know what they want, and therefore, they can't figure out how to get there, financially, or otherwise.

It's time to make some decisions, and take steps to be really, truly satisfied with your life. Let's find your WHY, your WHAT, and write a plan for your HOW.

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