



Budget



+ wealth + security

# Booster

December 2014

## 8 Easy Steps to a Prosperous 2015

As we rapidly approach the end of one year and the start of a new one, it is a time for some rest and relaxation.

During the holiday period, take some time out to quietly reflect on everything that has happened to you in 2014, both the good and the not so good. Reflection can be very therapeutic. Think about the things you achieved and the challenges you overcame. Also think about all the things you are grateful for. And if you are so inclined, write down your achievements and the challenges you overcame. Keep your notes in a safe place and then, from time to time during the course of the next year, take time to reflect on your notes. If you do this simple exercise, you will be amazed at what you have achieved.

But that's not all....

### There is a brand new year waiting to be embraced.

What are you going to achieve in 2015? Will it just be a repeat of past years as you wander aimlessly through the months and the whole year becomes a bit of a blur, or will it be a year of deliberate plans and actions? Will you be the driver, or just a passenger?

The choice is yours. You can do what you have always done (and expect the same results), or you can take control of your life and stretch yourself to achieve some amazing outcomes.

Deliberate goal setting should not be confused with New Year resolutions which are often made on a whim. Setting a number of realistic goals for the year ahead can be both exciting and extremely rewarding.

When setting goals, here are a couple of suggestions:

1. Write down your goals and keep them close by. Don't just throw them into the bottom drawer.
2. To help visualise your goals, find pictures in magazines or on the internet.
3. Pin your pictures up, or make a screen saver of your goals for your computer or phone. Put them somewhere where you will constantly be reminded of them.
4. Break goals down into small chunks. Rather than just having one big goal like "I want to save \$12,000 in 2015", break it down to "I want to save \$1,000 per month". Even if you don't manage to save the full \$12,000 by the end of 2015, you will probably have saved \$8,000 or even \$10,000. How much would you have saved if you didn't set the goal? It would probably be nothing, or very little.

5. Set goals in the positive, not in the negative. For example, "my goal is to be a fit and healthy 80kg", rather than "my goal is to lose 20kg".
6. Set at least one goal for each of the main areas of your life including:
  - a. Family and home;
  - b. Financial and career;
  - c. Physical and health;
  - d. Spiritual and ethical;
  - e. Mental and educational; and
  - f. Social and cultural.
7. Don't set too many goals – start with just a couple and once progress is being made or a goal is achieved, add another one or two.
8. Share your goals and aspirations with a trusted friend, family member, or even a life coach. That way, you will become accountable to someone else for your progress.

Setting goals is an exciting and a very liberating experience. They enable us to achieve things we might only ever have dreamed of.

So, be grateful for the year that has been and make exciting plans for the year ahead.

Wishing you a very happy holiday period and a year ahead that is filled with new and exciting goals, dreams and ambitions.

Check out Peter Kelly and Mark Teale's blog, Realise Your Dream (<http://blog.cpal.com.au/realiseyourdream/>)!

Source | Peter Kelly, Manager – Technical Advice  
Centrepont Alliance

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Your local adviser office is located at:



**ERY Financial Planning Pty Ltd**

ACN 106 392 465 ABN 90 106 392 465

A division of **Emerson Randell Young**

Suite 1 Level 9 117 York Street  
Sydney NSW 2000 Australia

GPO Box 3707  
Sydney NSW 2001 Australia

T 61 2 9299 6877 F 61 2 9290 2393  
[www.eryfinancial.com.au](http://www.eryfinancial.com.au)