



Budget



+ wealth + security

# Booster

April 2015

## Where are you going?

"If you don't know where you're going, any road will get you there" – Lewis Carroll

We often hear about the benefits that come from setting goals or plans, and the sense of fulfilment and well-being that comes from achieving each goal we have set ourselves, no matter how big or small those goals might be.

Setting goals is a normal part of life for many people. It provides a sense of direction and purpose. Setting goals both in the lead-up to, and throughout retirement, is also important. We don't stop wanting to accomplish things in life just because we have stopped working. The goals we set in retirement may not be as ambitious as the goals we set in our younger years, but they are important just the same.

Making plans and setting goals is nothing new. But the whole goal setting movement got a boost back in 2006 when Rhonda Burn released her best-selling book, and video program, "The Secret". Over 19 million copies of the book, in 46 languages, were sold. The book focused on the Law of Attraction and how we can attract the things we want to us, if we think positively about them. We draw those things to us.

However, I think the book fell short in delivering a fool-proof system for achieving our goals and objectives.

We need to do more than just thinking about a goal.

We need to implement a plan in order to achieve what it is we are seeking. You see, I can't just sit back and paint a mental picture of me being 10 kilograms lighter than I currently am (that is one of my goals). I not only need to visualise myself being slimmer, but I actually need to do things to achieve that goal. I need to cut back on eating fatty food, I need to do regular exercise, and I probably need to reduce the amount of red wine I drink (of course I only drink it for medicinal reasons!).

When we set a goal, such as to lose weight, take a trip, contribute to our community, learn a new skill, develop or improve a relationship, or buy a new car, these goals are all made up of a series of smaller goal, or steps that will take us on our journey.

Therefore, when we set a goal, no matter how large or small, set a realistic deadline for achieving the goal. Then break that goal down into small incremental parts, and set a timeline for achieving each step. This is often referred to as "chunking down". In fact, break the goal

down into such small increments that something is done each day towards achieving the goal. We are rewarded each day as we can tick off something else that takes us a step closer to achieving that goal. For big goals, we might have mini-goals to reach each day, week, month and even, year.

Unfortunately having the most ambitious goals in the world will mean nothing without a workable plan to achieve those goals.

For me, in my quest to lose 10 kgs, today I am going let our dog take me on a 40 minute walk, have a junk food-free day, and limit my wine intake to one glass.

What are you going to do today that takes you a step closer to achieving your goals?

*Source | Peter Kelly | Centrepont Alliance*

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