

Now you've reflected on where you've come from, it's time to define where you're going. Every moment presents a fresh start. A blank canvas ready to be filled with life, love and adventure. A new beginning. A reset.

### The Secret Sauce to Setting Goals

For more details on setting goals, check out [Verve Learn's Money & Mindset course](#) which introduces INSPIRE goals. If you want to set heart-led goals, this strategy can help motivate you to get you where you want to go.

In the meantime, let's recap the SMART goal-setting process.

We want our goals to be **SMART**:

- S**-pecific
- M**-easurable
- A**-ttainable
- R**-elevant
- T**-ime Bound



#### For this exercise:

Pick one goal to work through at a time. Duplicate the process for multiple goals.  
 If you're an experienced goalsetter, pick your top priority financial goal.  
 If you haven't set goals like this before, are out of practice, or maybe you've set goals but they haven't worked out and you're feeling a bit disheartened on this front, choose a simple, short-term goal to think through.  
 Focusing on a straightforward goal for an easy win is a great way to dust yourself off and rebuild your confidence after any setbacks.

<p><b>GOAL:</b> Eg. My goal is to go on a holiday to The Maldives</p>	<p>GOAL:</p>
<p>Is your goal <b>SPECIFIC</b> enough to get planning?!? Start with the W questions: "What", "When", "Who"?</p> <p><i>Eg. What I want is to... have enough money to go on a holiday. When I want to go is... June next year for a friend's wedding. Who I want to go with... group of friends.</i></p>	<p>What?</p> <p>When?</p> <p>Who?</p>
<p>To make a goal <b>MEASURABLE</b>, ask yourself how you will track your progress, the "How" questions.</p> <p><i>Eg. How much do I need for the goal? For flights, travel insurance, accomodation, food and fun I need \$5000. How much do I already have? \$2000. How much do I still need? \$5000 - \$2000 = \$3000.</i></p>	<p>How much do I need (N)?</p> <p>How much do I already have (H)?</p> <p>How much do I have to go (G)?</p> <p>N ..... - H ..... = G .....</p>
<p>To make a goal <b>ACHIEVABLE</b>, ask yourself, can I can make this goal happen?</p> <p><i>Eg. I need to save \$3000 in 6 months. I've worked through my budget and I know what spending I'm going to put on hold over the next few months so that I can make space for this goal and I've decided it's achievable for me. <a href="#">Here's a handy savings goal calculator.</a></i></p>	<p>On a scale of 1-10, how confident are you in your ability to make this goal happen?</p> <p>1 - 2 - 3 - 4 - 5 - 6 - 7 - 8 - 9 - 10</p> <p>If less than 8, how can you either adjust the goal, or change your perspective? If you need a self-confidence boost, gift yourself our free guide <a href="#">Little Book of Verve</a></p>

<p>Is the goal <b>RELEVANT</b> aka aligned with your values? Tip! More on values in Verve's Money &amp; Mindset course.</p> <p>Eg. Travel &amp; Adventure, Friends &amp; Relationships</p>	<p>Which of your personal values does this goal align with?</p>
<p>T in SMART is very important. We humans love a deadline to keep motivated, so keep your goal <b>TIME BOUND</b>.</p> <p>Eg. Milestone 1: Wedding is in June next year First action: Book flights</p> <p>Eg. Milestone 2: Complete savings goal 2 weeks before I fly out First action: Set up savings account and automatic direct deposit</p>	<p>Milestone 1:</p> <p>First Action:</p> <p>Milestone 2:</p> <p>First Action:</p> <p>Milestone 3:</p> <p>First Action:</p>
<p><b>SMART GOAL:</b></p> <p>Eg. It's May 15th, I have saved \$3000 over the last 5 months, my flights are booked and I'm heading to the Maldives for a friend's wedding in 2 weeks, cannot WAIT!!!</p>	<p>SMART GOAL:</p>

Final tip: Bring your goal to life by telling a friend. Make your goal real, speak it into existence and build some personal accountability into your social networks.



Who I'll share my goal with: