

Determining Your 2009 Goals

Are you ready to make your New Year's resolutions? I can't believe another year has passed and it's time to make my 2009 Dream Board. We've had a lot of snow the couple of weeks giving me time to review and reflect on my past Dream Boards. Imagine my delight to see all the goals I'd accomplished. It reaffirms my belief that setting your goals and intentions and writing them down helps them happen. You'll find my Dream Board themes and accomplishments at the end of the column.

Next week I'm meeting with my life coach to determine what lights my fire and what I intend to accomplish this year – both personally and professionally. I meet with a coach because it's almost impossible for me to get quiet enough by myself to think about my goals. Having goals keeps me focused and gives me the determination and passion to accomplish them. I do my best to set goals I can achieve and ensure they're my own goals and not someone else's. I know if I keep my goals in my head they simply don't happen. I can walk from one end of the house to another and forget why I'm there. Every January I take time to determine my goals because it helps me:

- Determine a sense of meaning, purpose and direction
- Gain clarity and decide what's important
- Determine what's important versus what's relevant
- Achieve more and keep focused
- Increase my motivation to succeed
- Improve my self-confidence

Using the information we uncover during the meeting with my coach, I'll create this year's Dream Board. I use the word *dream* not *goal*, because my dreams are my purpose in life. Some people also refer to this as Treasure Mapping. I create a colorful, visual representation of my dreams and goals for the year. Because I'm a very visual person, I clip pictures, sayings and words from magazines. I use my rubber stamps and stickers and also include pictures of myself. I arrange all of this on a large poster board and glue it down. My Dream Board hangs in my dressing area where I look at it each morning and evening. It's powerful. I know setting positive intentions attracts positive outcomes in my life.

If you're ready to determine your goals, you might begin by:

Reading *Goals! How to Get Everything You Want – Faster Than You Ever Thought Possible*

Making an appointment to meet with a life coach

Attending a Money Wi\$e Women Conference (we always have a breakout session on goal setting)

Joining the Money Wi\$e Women Get Smart Educational Series. The January 13th teleseminar is *Goal Setting for Financial Success and Prosperity* with Michele Corey with Advanced Approach.

If you plan to make your goals financially related, here are some suggestions:

- Set a goal to become debt free. Start by making up your mind not to incur any more debt. Leave your credit card at home. Next, summarize your credit card debt, including the balance, interest rate and minimum payment due. Call your creditors to request a lower interest rate. Pay more than the minimum on each account. Once an account is paid off, take the extra money and pay it towards another credit card.

- Track your spending for 30 days. Whenever you spend money, write down how much you spent and what you spent it on. Summarize your purchases to determine where you can reduce your spending. I guarantee you'll find something you're spending more money on than you thought.
- Organize your financial records. Purge last year's financial records and get organized for the upcoming year. Get your shredder out and shred old receipts, bills and paperwork. I rearrange my financial records, business records and so on. Next purchase a two-drawer file cabinet and some folders.
- Determine your net worth, which is the value of your assets minus your liabilities. Summarize your assets and liabilities, including the account number, name and contact information of each institution.
- Open an Individual Retirement Account (IRA) or increase the amount you're currently contributing to an existing IRA. In 2008 you can contribute \$5,000 annually if you are under age 50 or \$6,000 if you are age 50 or older. Determine the amount you can afford to contribute. Set up an automatic deduction from your paycheck or bank account.
- Make an appointment with an attorney to prepare a will and durable power of attorney. Approximately 70% of Americans don't have a will, which means the state determines how their assets will be distributed and their children's guardian.
- Establish a contingency fund for unexpected, irregular or emergency expenses. To prevent yourself from "dipping" into the account, open it in a financial institution that's not easily accessible. Set up automatic deductions from your paycheck or bank account. If necessary begin with a small amount, but strive to have a balance of three to six month's worth of living expenses.
- Read a book, start a book club, join an investment club, attend a Money Wi\$e Women Forum, take a class on money, read the Money Wi\$e Women blog, sign up for an online newsletter and so on.

Don't wait another minute, schedule time for yourself to determine your goals for this year. Remember – write them down and be sure to include a targeted completion date. "Goals are dreams with deadlines." Diana Scharf Hunt

Marcia's Dream Boards:

2008 – Embrace my brilliance

- Bring what you tell others into your own heart (Give back to Marcia; receive and release)
- Bring body into alignment with vision and intentions
- 150 women at every MWW Conference
- Take MWW nationwide
- Carve out time – make room for the new
- Create mutual admiration society that promotes authentic brilliance
- Afternoon with Oprah (Still working on it!)

2007 – Claiming my power

- Image makeover
- Wear sassy clothes
- Pilates two times a week/Walk my dogs (Missy & Scruffy) five times a week
- Afternoon with Oprah (Still working on it!)

2006 – Balance in my life

- Speaking at Stepping Out conferences
Spoke in San Jose and Chicago
- Media – radio and television
- Record CD – Becoming a Money Wi\$e Woman
- Quiet time – Kauai and Barbara's guest house
- YWCA Woman of Achievement
- Afternoon with Oprah (Still working on it!)

2005 -- My Birthright is Joy: I Choose it Now

- Expand Money Wi\$e Women Conferences outside of Washington
Boise in March 2005
- At least 20 paid speeches
Accomplished
- Publish my book and sell it
Self-published in September 2005
- Write for national women's magazines
Accomplished in 2008 – writing a column for the Glow Project magazine
- Afternoon with Oprah (Still working on it!)

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