

What do I want my life to be like seven years from now? What is my Life Purpose? What needs to be done during the next 3-7 days, month, 6 months, 1 year, 3 years, and 7 years to accomplish this?

Category	Detailed Goal - started _____ (date)	Time to achieve	When Achieved
Savings	Example: We will save \$5 a week for purchase of _____	_____ weeks	____ / ____ / ____
Education save			
Impulse buying list	Max. 1 item on list and for 30 days / 3 price checks		
Emergency			
Major purchase plan			
Debt Reduction	We will reduce our credit card debt by an extra \$ _____ per month (Goal: paid off by ____ / ____ / ____)	Monthly	
Extra income	50% will be used for _____ (debt reduction, principle reduction or future down payment on a house)	As received	
“Debt Free” date	Debt free except for mortgage	_____ months	
Offering back to God	Example: We will give an additional \$__ to missions (reduce misc. cash spending)	monthly	
Tithe	We will begin giving back to the Owner \$_____ weekly		
Personal Goals			
Physical (eat/ exercise) goals	Example: I will drink a glass of water rather than eat a snack		
Intellectual/education goals	Example: I will begin reading or listening to a book on _____ (parenting, etc.)	Start within _____ days	
Written will	We will discuss and then meet with an attorney by ____ / ____ / ____	_____ / ____ / ____ completed	
Spiritual Goals	Bible reading. I will read at least one chapter daily	daily	
Prayer	Ask forgiveness, guidance, give adoration, thanksgiving and make requests for others and listen to God	daily	
Thanks	I will thank God for His plan, creation, family, etc. at least 5 times throughout the day	daily	
Family Goals			
Plan week with spouse	Example: 5 p.m. Sunday evening – quick review of goals, 30 Day Diary and budget accomplishments. Update goals and plan time use for week = who, what, why	weekly	
Work / Business Goals	Example: We will live on one income. Second will be used for debt reduction and savings	By ____ / ____ / ____	

Goal Setting

What is important, why and what are the steps you must take to accomplish it? For example, how does having a car affect your relationship with others and with God? What steps do you need to take to be able to afford the repairs and eventual cash up front for replacement of a car? Most people can make a few changes that will give them many more options in life. This is what goal setting is about. Specific short and long-term goals need to be written down in each of the major areas of life (savings, debt reduction, offering back to God, personal, spiritual, family and work). The sheet contains some examples which are not complete but which may give you an idea to start with. Make goals that are meaningful in your life. Several of these goals should be achievable in the next few days or weeks. Many of your goals will be accomplished over a longer period of time through a series of action steps. Here are some tips on writing out complete goals – goals that will positively change your life.

Your goals should be **specific**:

Be clear and concise, addressing questions such as who, what, when and where. Consider why you are writing this goal; past “causes” and future “effects”. Write down the consequences of accomplishing or not accomplishing the goal.

Measurable:

You need a clear indicator of whether the goal was met or not. Include specific steps, dates, amounts, other numbers, percentages, etc.

Accomplishment Driven:

Identify and write down the procedures, skills and quality or accuracy needed to accomplish the action steps. They must also include results that you can touch, see, feel or otherwise know when you have accomplished them. These are not just general actions or behaviors you are going to do throughout the year. Check to see that you have the action steps in proper sequence. Start with the finish date and work backwards, listing steps needed to be accomplished each day prior. Are all steps present to cover the associated causes and effects? Are the consequences of accomplishing or not accomplishing written down as part of the goal?

Relevant:

The action steps must contribute to your short and long-term goals as well as your relationship with God (and your spouse/children – if applicable).

Time based:

Each action step and the over-all goal should have “to be accomplished by” dates to help you monitor your progress. It often is helpful to estimate how much time each portion will take. Having written goals will help increase routine and structure in you and your family members lives.

Writing out action steps for your goals will help you further develop your sequential thinking, strategy planning and comparing and analyzing processes.

Find someone you can talk to about these goals. Ideally they will take the class with you. It will be easier to continue working on your goals if you have support and reinforcement. This person can talk with you about things associated with the goals such as delayed gratification, thinking before acting or purchasing, and controlling impulsiveness. Over time you will develop new and comfortable habits which will make a significant difference in your future. New routines and structure will become a part of your life. Future planning and goal setting will become easier.

We suggest that you look at Crown Financial Ministries’ website: www.crown.org

They also have a radio call in program – Money Life - 2:30-2:55 p.m. Monday – Friday on KTIS AM 900 and repeated at 6:04 p.m. on KTIS AM 900.

Christian Based Radio Programs in the Twin Cities

FM radio stations

90.3 KMKL (*Local Translators: 90.7, 92.9, 93.3, 99.3, 99.9, 103.7*)

95.3 KNOF

95.9 WLKX & 107.5

98.5 KTIS

AM radio stations

*900 KTIS (some talk radio)

980 KKMS (some talk radio)

*1030 WCTS

1280 WWTC (talk radio)

1330 Relevant Radio

1530 KSMM - Shakopee

1570 KYCR (some Spanish)