

Sometimes it's hard to get started when you don't know where you're going. The future awaiting you is completely dependent on the planning and steps you take today. That's why it's so important to know your future goals. What you are working towards. And it's especially important to concentrate on one goal and go all in. Once you have decided on your one goal, it's time to break it down into smaller pieces. This can either be done with time or by achieving certain events. For instance, you can divide the major milestones into 1, 3 and 5 years from now in order to reach your 10 year goal. That is a good place to start. Or if your goal is to complete a race, for instance a marathon, then you would need to complete a 5K, then a 10K and half marathon. Those could be your milestones. Either way, the more detailed your plan, the more likely you will achieve it.

Once you have clearly defined milestones, next is to identify smaller, achievable goals, what we call mile markers. Mile markers not only help keep you motivated but they build confidence as you check off each task completed. The more mile markers between each of your milestones, the better the path is defined to your final destination. So the more specific you are, the better. Do NOT be vague.

So let's say your goal is to pay off your house in 10 years. Some of the milestones might look like:

1. Meet with the bank and see how you would have to adjust your monthly payment or how much additional money would have to be applied to the principal each year.
2. Create a budget to see if you can extract enough from your current income to pay the extra amount every month or do you need to do side jobs or is there anything you can sell to help with the payment.
3. Set the milestones of where you will be towards your goal at 1, 3, and 5 years. You can set a milestone for each year if you want.

You then can fill in the specific mile markers between each of the milestones. This is where you want to be as detailed and creative as possible.

1. Have a garage sale every May
2. Work an extra shift at work every other week
3. If you have a crafty hobby, you could try selling your craft
4. Take a side job

This strategy can apply to any goal. Paying for your kids college education, taking a European vacation, you name it. Just ensure you are very clear about what you want and the steps needed to achieve it.

In good health,  
Carol Bridges