

How to Set Goals and Achieve Them Successfully

At the beginning of every year, many of us create New Year's resolutions. We think about what we did or didn't accomplish last year. And create new hopes and dreams for the coming year.

Unfortunately, not everyone knows the difference between a resolution and a goal. And few people understand how to set goals and achieve them successfully. According to the Statistic Brain Research Institute, only 9.2% of all people ever feel that they are successful in achieving their New Year's resolution. And 42% give up after the first month.

But there is a way. If you're looking to save money this year, or achieve some level of self-improvement, like so many of us are. We can turn those resolutions into goals and achieve them successfully. Here is how to do it.

Learn how to set goals and achieve them successfully in this article.

What Is a Goal (And What Isn't)?

A goal can be a lot of different things. But what a goal is *not* is a dream, or a hope. I dream of owning my own home. I hope to take better care of my health. Those are great and admirable dreams. But they are not goals.

A goal is specific. It's measurable. Reframing those dreams into goals looks like this: I will save \$40,000 in the next five years and have enough money for a down payment on a home. Or, I will lose 10 pounds in the next 3 months.

For something to truly be a goal, you need to know when you get there. When you reach it. Those are the kinds of goals that set you up for success.

How to Set Goals: Dream Big but Start Small

One of the best ways to set a goal is to pick a small, tangible milestone.

If your dream is to save money for a home in the long term, then your first goal could be to save \$1,000 in the next three months. If your dream is to feel healthier, decide what that means for you. Maybe it means eating 2 servings of vegetables every day for the next month. Or going on a walk 5 times per week.

Dream big, but start with a goal of reaching one, realistic step that will take you closer.

Setting an actual goal should be small and tangible. Once you hit the first one, you can set another goal that brings you further down the path to your dream.

How to Achieve Your Goals

1. Tackle Your Scary Thoughts

Let's get real for a minute. Your goal is scary. You doubt yourself. You don't know if you can do it. You've tried before and failed. Also, what if it gets uncomfortable? What if you have to do things you've never done before?

Be realistic about what is going on in your mind. When you sit down to create your goal, also write down your scary thoughts. Take a look at them. And pick one, tiny, realistic thought that will help you reframe what that negative voice is telling you.

If the voice is telling you "*I'm not good with money,*" think about that sentence: *Is it really true? What does a blanket statement like that mean?* Maybe you haven't always reached your goals in the past, but you've made some steps in your journey.

So instead, reframe that negative thought. You could try thinking: "*Sometimes I have managed my money.*" Or, "*It's possible that I can learn to manage my money.*"

Because if your body is going in one direction and your mind is going in another, you'll never get where you want to go.

2. Break down All the Steps to Get There

Let's revisit the goal of saving \$1,000 in the next three months. How will you do that? There are actually a lot of steps. Let's break down an example of how you could approach it:

- Write down/figure out all the places that you spend money over the course of a month (or several months)
- Write down exactly how much money you earn each month, after taxes
- In order to save \$1,000 in three months, you will need to save \$333 per month.
- Look at all the places you spend money, and figure out where you can spend less
- If it's possible, determine if there are ways that you could earn more money in the next few months

The list might feel overwhelming, but remember, you don't have to tackle every task at once.

3. Schedule the Time to Do All the Tasks

Once you have your full list, consult your calendar. Find some time, and schedule each task. On Tuesday at 2pm you will look at your spending. On Thursday at 7pm you will look at your sources of income. Work your way through the list, one step at a time.

Scheduling each task is a great way to manage that giant list. When 2pm on Tuesday comes around, all you have to do is that one thing. You don't have to worry about all the other steps. You've already planned when you will do each one.

Scheduling each step toward your goal is critical to achieving them successfully. And after all that analysis, the actual method of reaching your goal could come down to one, small change in your habits:

You realize that every weekday, you run out of your office and get coffee from Starbucks. You usually do this twice a day, and sometimes buy a treat to go with it.

When you add it up, it turns out you spend \$15 every weekday buying 2 coffees and some treats at Starbucks. That's \$300 a month right there.

If you made one change and brought coffee from home every morning, you could make substantial headway toward that goal.

4. Ask Yourself: What Will You Do When Life Gets in the Way?

Dr. Peter Gollwitzer is a Psychology professor at NYU. He has done fascinating research on the power of planning for obstacles. He calls it creating "if-then plans." He found that people are much more likely to reach a goal if they plan in advance for what to do when things go wrong.

And the reality is, life is going to get in the way.

You committed to the new habit of bringing your coffee from home every morning. Then one morning, your son spills your to-go cup all over the kitchen counter as you are scrambling to head out the door and drop him off on the way to work. No time to re-make your coffee. But coffee is what you desperately need, now more than ever. What will you do?

There are several options. You could figure out a coffee place with less expensive coffee that is also on your way to work. Or you could wait it out and drink your first cup once you get to the office – there is a coffee maker in the break room.

But you are not going to want to think of these options in the heat of the moment. And you'll be even less likely to actually do them.

That's why you need to make a plan for when life gets in the way, in advance.

Pick one option for times when you can't bring your coffee with you. You know it will happen. So why not plan for it?

Then in the heat of the moment, you don't have to think. You don't have to get frustrated and exasperated. You know the plan. You just have to follow it. And you will keep moving closer to your goal.

5. Reward Yourself for Your Efforts

You realized that the key to reaching your goal of saving \$1,000 over three months is one, small habit change. A change in the place you get your coffee.

But research shows that you are more likely to reach your goal if you reward yourself for that habit change along the way.

Charles Duhigg, author of [*The Power Of Habit*](#), talks about what is called a habit loop. There are three steps to the loop:

Get That Goal You've Always Wanted

1. The cue
2. The routine
3. The reward

In this instance, the cue is morning. The routine that you are trying to create is to bring your coffee from home. But in order to truly solidify the new routine, you need to make this new habit satisfying. You need to provide a reward.

Maybe your reward is to drink a special flavor of coffee from home. Or to use a travel mug that you really like. Maybe you top off that mug with a little more coffee than you'd drink if you got it from Starbucks.

The choice is yours. But the research is clear. You'll have more success reaching your larger goals if you find the right reward for the smaller steps.

Learn about how to build or break a habit effectively from this guide:

6. Don't Beat Yourself up If You "Fall off the Wagon" a Few Times

Habit changes are hard. It's difficult to reach new goals. You're asking yourself to stretch, to grow, to try new things.

Of course, there will be times when you take a step back. Afternoons when you just want your favorite Starbucks coffee and nothing else will do. But if you are kind to yourself and realize that no one is perfect, you are more likely to keep moving forward and ultimately get where you want to go.

Then celebrate when you do!

Final Thoughts

Instead of simply drifting along reacting to what life brings you, take proactive steps to go out and create the future you want. While we can't control everything that happens to us, we can control ourselves by setting goals to achieve our big dreams.