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GOAL SETTING

- 1. Decide where you'd like to be in 5-10-20 years.** Long-term planning is one of the most important steps to setting goals for yourself. You have to have a vision for the future.
- 2. Break it down into a yearly plan.** Once you have a long-term vision, break it down into what you can do each year to reach your ultimate goal.
- 3. Set up quarterly goals.** Once you know what needs to be done each year, you can lay out goals for each quarter of the year. Knowing this will help you set benchmarks for yourself. These benchmarks are imperative to measuring your success.
- 4. Divide your quarterly goals into four monthly sets of goals.** Your quarterly plans make it easy for you to divide up these goals into monthly goals.
- 5. Set your weekly goals.** Now that you know what needs to be done each month, you can break it down even more by setting weekly goals.
- 6. Create you daily action plan guide.** Assign tasks to every day of the week. Now you have a solid, concrete plan that will take you day-by-day, to each week, to each month, and so on.
- 7. Take action.** This is where the rubber meets the road. All your goal-setting means absolutely nothing if you don't apply some elbow grease. Get started!

Personal budgeting

www.sorted.org.nz or google "personal budget nz"