

# **New Year's Goal Setting**

**A Practical and Proven Plan to  
Making This Year Your Best Year Yet!**

By Fabio Marciano  
Author of ***The Secrets of Wealth***

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## About the Author



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Fabio is also the author and coauthor of some other best-selling e-books, including:

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## Introduction

What you're about to read is from a coaching call that I did a few years back, which was part of my 12-month long financial coaching program. The audio is a bit rough, so I'm glad we have this transcript for you to read through with some extra bonus material.

I know that the information is still relevant and useful because well, every year, right about the end of the year we begin to think about the things we'd like to change.

We think about what we wanted to accomplish...but didn't.

We think about how much money we wanted to earn...but didn't.

We think of the weight we wanted to lose...but didn't.

Well my job is to turn those "didn'ts" around and help you plan for a successful and healthy new year. Let's get into it right now...

Fabio

## To Your Best Year Yet!!!

Wow! I am so excited today because we're coming to the end of a great year for you. You've been with me for over 9 months and I know you've come a long way. It's been my honor and privilege to share with you some of the secrets of wealth that I've learned with some of my mentors.

Today is an important day because we're getting ready to think about and plan for the upcoming year. This process is critical to laying the foundation for another successful year. It's a process I do annually without fail and it always helps me refocus on what the big things are that I need to do, as well as the things that I need to stop doing in order to achieve more in the coming year.

Just today I spent over 3 hours with one of my real estate mentors, discussing my strategy for attacking this New Year and trying to make sure it becomes my best year yet. He shared with me his ideas for taking his business and company to the next level. The open dialogue with a member of your mastermind group will do wonders for helping you gain clarity on what you need to do and how you're going to get it done in the new year.

Tonight I'm not going to go on and on and talk to you while you sit there and soak it all in. I want to hear what you have to say and what you are still struggling with. Let's talk about setting some big goals (and small ones too) and then talk about what we need to do in order to achieve them.

So with out further adieu, let's do a quick review of the first Secret of Wealth from my book: The Importance of **Setting Goals for Yourself – The Power of Why?** Since we've covered this topic and you should already be an old pro at setting goals, I'll just cover the main points and won't bother to explain the terminology of things and focus more on the actions you'll need to take.

But before we begin, take the time right now to get a few pages of blank paper or a notebook and a pen. Get comfortable and grab your favorite beverage. You're going to do a little bit of writing, so get comfortable.

Ready?

Good, let's get it going!

## Today's Lesson: Set Goals for Yourself – The Power of WHY?

The successful people in life set goals and they create a plan to achieve them. They realize that they have to focus on where they want to go first, then manage their time, money, and efforts toward actions that take them closer to realizing their goals. They're able to better prioritize their daily activities, weeding out the things that don't bring them closer to fulfilling their dreams. It's a great habit to have and truly vital if you're going to learn to focus on what's truly important in your life.

In my book, [The Secrets of Wealth](#), I talk about the importance of understanding WHY you want to do something BEFORE you learn HOW to do it.

### First WHY, Then HOW

Most people when they go out in search of information on how to build wealth they immediately get a book on 'How To' do it. They're jumping a step. Instead of focusing on 'WHY' you're going after the 'HOW.'

If you skip the 'WHY' as in 'Why am I investing,' you'll never get rich. You'll never be committed to the plan we're going to create for you. You might feel like you're committed today, but unless you figure out what your goals are you'll never stick to your plan. **You need a compelling reason to stick with anything in life**, especially when it comes to building your financial future. **I can't tell you where or how to build wealth unless we know where you want to end up.** That's the power of having goals: they keep you focused on what you need to do and "why" you should do it.

### Simple, Not Easy

Anything you want to achieve in life can be broken down into simple steps, that when followed, can result in tremendous achievements. But it's not easy to follow those steps, especially in the face of a little adversity or a setback. It's difficult to stay focused and stay motivated with all the noise and naysayers around you.

**Achieving your goals will require some sacrifice on your part and some of your precious time.** In a few short moments you will set goals for yourself. Whether you achieve them or not is up to you. I will provide you with the knowledge, but it's up to you to take action.

**Your goals are the guideposts in our lives.** Our goals help shape our decisions regarding what our course of action will be. If we know that we want to save enough money for our kids' education, we will find ourselves cutting back on frivolous expenses in order to use that money to build up their education fund. If we have a Christmas or Vacation fund set up, we'll put those extra dollars in the fund rather than spend it. Why? Because the reason we're doing it is front and center in our minds. We have a purpose, a plan, and ultimately goals that we want to achieve.

Understand the difference? This is why we need to figure out **WHY** we want to do something before we figure out **HOW** we're going to do it.

Your goals will help shape your plan and drive the decisions you make in your portfolio of investments. **As any good financial planner will tell you, start with your end goals and work backwards from there to develop your financial plan.**

Let's take retirement for instance. Everyone will eventually retire or die trying. The real question isn't if you can retire, but when and what lifestyle will you have when you finally get there. Saving for your retirement is not the same thing as planning for your retirement. Planning means you're taking an active role in the process. Simply putting money away into your 401(k) and an IRA might not be enough.

Make sense? I hope so. Let's talk a little about self-discipline and the persistence you're going to need in order to achieve your goals.

### A Sense of Urgency and Focus

Self-discipline and persistence are probably two of the most important qualities that you need in order to become wealthy. Without self-discipline, you will never make the sacrifices necessary to build a solid investment portfolio. Without persistence you won't stay the course. You need to have a sense of urgency about you when you're setting goals for yourself and going about your days. Goals keep you disciplined and keep your eyes on the prize. By having your goals front and center, you'll be able to avoid the temptations of instant gratification and opt for behaviors that will lead to long-term prosperity.

When you have clear written goals, you're going to think about your goals often enough to avoid buying new CDs, magazines, lattes, clothes you don't need and so on in order to save and invest your money.

**“The secret to making the right decision every time is to determine what will take you closer to your life-time goals.** Did you notice I wrote ‘life-time goals’ and not ‘long-term goals’. The difference between the two is vast. **Long-term goals are things you would like to accomplish, while life-time goals are a must.** These are goals that must be achieved no matter what it takes.

- Andrew LaPointe

### Goals Have the Power to Motivate

And the reason 95 percent of the people in this country fail to achieve true wealth is that while they'd *like* to have more money, **they're just not motivated enough to do what it takes to get rich.** The unsuccessful people in life never take the necessary steps because they have to make **short-term sacrifices** in order to learn how to manage their finances. They have to spend time to learn how to pay less taxes or how to reduce their debt. Spending the time and putting forth the effort to learn is something people just don't want to do. **They'd rather look for ways to get rich quick.** My hope is that through this program I can convince you that **trying to get rich quick is a recipe for disaster.**

**The goals you set for yourself today are at the heart of this financial planning process. It's the fuel for your daily actions.** Those big dreams of yours are what is going to keep you motivated to make those everyday sacrifices in order to make those dreams of tomorrow a reality.

Once you have a set of written goals, every time you're presented with a situation, you can't help but ask yourself 'will this take me closer to my goals or farther away?' This is why it's so important to keep your goals in front of you.

### Keep Your Goals in Front of You

You remember my little trick with the index card and keeping my most important daily tasks on it, as well as my long-term goals. I carry my index card every day so that I can keep my mind on the important stuff. Keeping your goals in front of you helps to keep you focused on taking actions that bring you closer to your goals, not farther away. I hope that makes sense.

**"You become what you think about all day long"  
- Ralph Waldo Emerson**

By keeping your goals in front of you for the next couple of months (and hopefully for the rest of your life), you're going to know exactly **WHY** you're following the Secrets of Wealth. That's why I recommend you post your Top 50 Goals List next to your computer, on your refrigerator or next to the mirror in the bathroom. This way you can't help but see it every day.

So now you know why you need to set goals and you know why you need to keep them in front of you, but exactly how do you figure out what you want out of life?

Easy. You take the Rocking Chair Test.

### The Rocking Chair Test

The Rocking Chair Test is a technique where you imagine yourself as an old man or woman, sitting on your front porch in your trusty old rocking chair. There you are rocking back and forth, reflecting back on your life. Remembering all the things you did and didn't do. The things you could have done but didn't because you never seemed to have enough time or were afraid of doing it. Think about the things you should have done, but never got around to doing. Think about the things you would have done had you not been so busy, tired, broke, or lazy.

**What would you be most proud of accomplishing? What would you regret not having done?** You should set your goals based on achieving those things that you would regret not having done. Things like traveling more, retiring early, having more time to spend with your kids, giving more to charity, picking up a hobby, or whatever your heart desires.

What could you have done, but never did because you didn't have the money, or the energy, or the countless other excuses you concocted through the years? If you died tomorrow, what would you most regret not having done or accomplished? Think deeply about it and write down a list of goals for yourself.

The reason the Rocking Chair Test is so powerful is because it identifies the things that mean the most to you. Once you identify what your regrets are, you need to make changes. You need to stop making excuses and start shooting for that brass ring.

## Your Top 50 Goals

There's another technique that I borrowed from Anthony Robbins that I want you to use when we're done with this lesson. He calls it something like your Top 50 Life Goals list or something like that. But back to you...

I want you to sit here and think about what you want to accomplish in your life. Think of every dream you've ever had and don't start trying to figure out if accomplishing one of them is *realistic*. Just pick up your pen and write down whatever comes to your mind.

## A Little Goal-Setting Workshop

Before this call I asked you to think about your top 5 goals for the year. Keep those to the side for the moment. Right now let's go through a little goal-setting workshop. Let's set some empowering goals that are realistic and achievable.

### What's Your Vision of You 5, 10, 20 Years from Now

I want you to get that pen and paper ready and close your eyes. Definitely don't attempt this if you're driving or working out. But if you're not, relax and close your eyes. I want you to visualize who you want to become and how you want to live your life. Think about you will have in the future and what you will look like. Think about some of the things you have accomplished. Where have you gone – places you've visited? What car do you drive. Think about you 5 years from now and really see yourself.

Take your pen and write it all down. "I'm driving a BMW." "I have that 4 bedroom house I've always wanted." "I'm visiting my 4-family or 16-family home." "I'm on a boat in the Pacific Ocean with my family."

Don't judge, don't stop visualizing, but write down the first things that come to mind.

If you're having trouble with visualizing yourself a few years from now after having taken MASSIVE ACTION, then try and answer the MAGIC QUESTION, which is:

## **“If I knew I could not fail, what would I attempt.”**

Just write down what immediately comes to your mind. You'll worry about editing your responses another day. Write anything that comes to mind. For instance, ask yourself:

- What would you want to do if you didn't have to worry about paying the bills?
- Where would you want to travel to?
- Who would you want to be with?
- What kind of person would you be? What would you look like?
- What would you know? Who would you know?
- How could you help the world be a better place?

### Struggling to Create a List of Goals?

If you're still struggling to come up with some goals, here are a few sample goals that might help get you started:

- Build my emergency fund
- Pay off my credit card debt
- Pay down my mortgage
- Buy a used car once the lease is up
- Get back in shape/ Lose 20 pounds
- Save for a downpayment on a house
- Take a two week vacation every year
- Buy a real estate investment property
- Open up a pizzeria
- Start my own part-time business
- Ensure that my kids' education is provided for
- Retire with a million dollars in the bank
- Do community work for the homeless
- Visit Italy
- Catch a game at every major league park
- **GET OUT OF THE RAT RACE!!!** – Passive Income exceeds Expenses!

Just close your eyes, **dream BIG** and don't edit yourself.

### How to Focus on the Important Areas

Okay, back to reality. You're now staring at a piece of paper filled with a vision of who you are, what you own and what you've done, including a list of goals. By the way, if you're motivated enough, you could come up with a wide range (not to mention a long list) of goals.

This is why you should group your goals into a few key areas of your life. There are many areas but these are the six main ones:

- **Physical**
- **Financial**
- **Professional**
- **Intellectual (incl. Personal Development)**
- **Relational**
- **Spiritual**

Most people only think of the first two or three areas to have goals in, but they're missing out on the other major areas of their lives. After all, what's the point of being in great shape and having a lot of money if you aren't emotionally satisfied and don't have anyone to share the wealth with (relational).

### The Power of WHY?: Creating Emotionally Based Goals

When you set goals, it's important to attach a deeply rooted emotion to them. For instance, let's take the goal of becoming a millionaire within three years. This is definitely a very motivating goal to have and should keep you focused on the tasks at hand, but what if your goal meant *more* to you? What if your goal of becoming a millionaire would allow you to provide for your children's education or allow you to donate money to your favorite charity or your church?

What if losing weight meant that you would find yourself living longer and finding the person of your dreams to spend your life with?

**When you attach emotions to your goals, they become more meaningful and you'll have a better chance of motivating yourself to work toward realizing them.** You'll understand why you're sacrificing buying fun toys and gadgets, or the pleasures of chocolate, or your favorite fatty foods. If you want to start your own business, then you'll have the motivation to take the time to learn how to run a business and take the steps needed to start that business. Why? Because you know how important it is to you.

In short, always remember that **you can accomplish any goal under the sun if you have a big enough why!**

**“Reasons come first, answers come second.” - Jim Rohn**

**If you get a big enough WHY, you'll find out how to achieve your goals.** When you have a purpose for why you're doing something, you'll find that you have no excuses why you shouldn't be doing the work necessary to get you closer to reaching your goals. Does that make sense?

### **Prioritize Your Goals**

If you have a lot of goals in each of the six areas, you should prioritize them. I personally have 5 or 6 main goals to achieve each year and a lot of little goals or tasks that fall under these main goals. If this is your first go-round on the goal-setting express, I think you might try focusing on only 3 or 4 main goals.

### **Resolve Any Conflicts**

Now that you've prioritized your goals, it's time to review them to see if there are any conflicts. For instance, do you have a goal to spend more time with your family and a goal to spend more time at work? Can you see the obvious conflict there? You're going to either have to change your goals or reevaluate your priorities.

The key is to be proactive and resolve any potential conflicts that may occur down the line, today. You can't make the changes tomorrow when it's too late. For now let's talk about the goal-setting process.

### **The B.E.S.T. System for Setting Goals**

I used to use the S.M.A.R.T. system for setting goals. S.M.A.R.T. stands for Specific, Measurable, Attainable (or Achievable), Realistic, and Timed. But then I came across the B.E.S.T. acronym, which stands for, Believable, Energizing, Specific, and Timed. Both essentially do the same thing, but when you set B.E.S.T. goals, you have one less step to think about since the Believable step takes care of both the Attainable and Realistic steps in S.M.A.R.T. goal-setting process.

So what specifically do you have to do? You just have to take a hard look at that list of goals you created for yourself and revise them to make sure that they are: believable, energizing, specific and timed.

That's all there is to the goal-setting process. **Most people tend to overcomplicate the steps involved in setting goals,** but I can assure you that the hard part is staying

focused on your goals and taking the necessary steps to turn those dreams on paper to reality in your life.

**Believable:** You should create goals that cause you to reach beyond your comfort zone, but they shouldn't be too far out of reach that they're considered almost impossible. While your goal might seem far-fetched, I know several people who have done it in less time.

**Energizing:** The thing that I think is missing from the S.M.A.R.T. goal-setting process is the fact that those pesky consultants left out the emotional aspect of goals. I for one get excited and pumped when I read my goals. My goals cause me to roll out of bed and attack my days. Your goals should do the same for you.

**Specific:** Your goals should be very clear and focused. "I want to be rich" is not the same thing as "I want to be worth a million dollars three years from now." When your goals are specific it's easy to measure your progress against your goals. If you're worth \$100,000 today, you know you're 1/10th of the way to your goal.

**Timed:** A goal without a deadline isn't a goal, it's still a dream. A dream committed to paper with a specific deadline is an empowering goal. Make sure you attach reasonable deadlines to your goals. If you have deadlines to meet, you're less likely to procrastinate and put off for tomorrow what you could do today.

### **Break Down Your Goals into Manageable Sub-Goals**

So you have each of your main goals for each area of your life set up according to the B.E.S.T. criteria. The next step is to break your goals down a bit further. Your goal of becoming a millionaire might start with first getting out of bad debt, then buying one investment property, then the next. Keep it simple and manageable.

### **Create those Mantras**

You should create a "mantra" or one or two sentence phrase that specifies the goal, when you want to achieve it and they'd better be energizing and get you excited. Take the time to create a "mantra" for one of your goals NOW!

How about:

"I will be a millionaire by January 2008 by reinvesting my free cash flow in income generating assets that will also appreciate in value. I will achieve this goal primarily through investing in multi-family homes."

"I will get my bachelor's degree by December 2008 and finally get rid of that mental crutch I've been clinging to."

"I will start my part-time business by June 2005 and have over \$5,000 in sales by the end of the year."

- ✓ **Believable**
- ✓ **Energizing**
- ✓ **Specific**
- ✓ **Timed**

## A Recap of Today's Session

For tonight, to recap, I want you to finish off your list of goals and if you've got a 3" x 5" card or a small Post-It note, write out your top 5 goals and put them in your pocket. Look at your list upon rising in the morning, sometime around noon and then again when you're getting ready for bed. Really focus in on them and read them aloud several times if you want. We'll talk more about keeping your goals in front of you at the end of our next session, but I thought you might want to get a head start.

And if you haven't done so already, I want you to read Chapters 1 through 5 in *The Secrets of Wealth*. These chapters will go more in-depth into the process of setting goals for yourself as well as help you start eliminating the excuses you've been using for why you can't do things in life.

I have also included some bonus material for you to read on the subject of how to set goals in your workbook. It includes a modified version of my article "The BEST Way to Set Goals for Yourself." I personally re-read that article every year when I sit down to revisit and set my yearly objectives and goals. At the end of the Bonus Section, you'll find a handy chart you can use to write down your Top 50 Goals in Life.

And if you're sitting there wondering when you're going to get started on **DOING SOMETHING** to reach your goals, relax a bit. During our next session we're going to talk about how to create a plan of action to make those goals a reality. But the first step in the process is to figure out what you want to get out of life, then we'll worry about **HOW** you're going to get there.

"Goals **provide long-term vision in our lives**. We all need lots of powerful, long-range goals to help us get past short-term obstacles. Life is designed in such a way that **we look long-term and live short-term**. We dream for the future and live in the present. Unfortunately, the present can produce many difficult obstacles. But fortunately, the more powerful our goals (because they are inspiring and believable) the more we will be able to act on them in the short-term and guarantee that they will actually come to pass!"

– Jim Rohn

## Closing Remarks

**Welcome Back!** That was an exhilarating session where we went through some of your big goals for the coming year and the years beyond. Some of you are really stepping up to the plate and writing down some big goals for the New Year. Now all you have to do is create that solid plan to achieve them and make the commitment to achieving them. Making the commitment is an important part of the process.

### **Make the Commitment - Be in the Top 5 Percent**

I want you to **make the commitment RIGHT NOW** that you're going to take the time after this call and early tomorrow morning to really think about what you want to accomplish next year. Look at your top 5 goals list and start to think about all the things you can do to achieve each of those goals. Write everything down. Write everything down. You should know by now how important writing your goals and tasks down on paper is, so don't skip this step.

**I want YOU to be part of the 5 Percent Club.** You remember the 5 Percent club; they're the ones who actually make things happen instead of things happening to them. They achieve their goals. They become millionaires and then multi-millionaires.

Make that commitment today to create your goals, create your plan and **then take MASSIVE ACTION** to get the results you want.

You're not going to cure your financial problems by winning the lottery. You're not suddenly going to sell that screenplay and make millions. You might find that no money down property, but it's not likely if you don't take action today to learn how to make that deal happen.

### **Who Cares Where You're Starting From, It's Where You End Up That Matters!**

Regardless of where you are in life right now, whether you've reached your goals for this past year, made some great progress or fell well short, put it behind you. Learn from your successes as well as your mistakes. It's time to begin again and set new goals and new targets.

Again, put the past behind you. It's time to transform yourself into an action-oriented goal-reaching person.

**Realize that you CAN make the transformation** if you're willing to put in the effort and the time to make it happen.

All that matters is that you're psyched and willing to make a commitment to take your life and your finances to the next level. And I know you can succeed because you've made the commitment to **DO SOMETHING** about your current situation in life.

### **Not Just Motivation**

I know I'm spending a lot of time motivating you and getting you pumped up for the New Year because I hope you listen to all the recordings from our sessions and feel that passion and that energy that we created and relive it. I hope you listen to this CD many, many times over the next 12 months and beyond. I often listen to the first few days of my tape set programs to give myself a shot in the arm to get me motivated to do the not-so-fun stuff that we have to do in order to succeed in life.

**Things like:**

Wake up early, focus on the big tasks, create our plan of action, invest more of our money, live below our means and create a part time business and take some time away from the fun stuff that we'd rather be doing. You know what I'm talking about. The fun stuff like watching TV, sleeping late on the weekends and partying it up with our friends.

I promise you that no matter what your starting point is today, if you remain committed, if you stay focused on what you need to accomplish and you're willing to **take MASSIVE ACTION**, you're going to achieve the life you've been dreaming of achieving for the past year, 5 years, 10 years and heck, who am I kidding. Your whole life.

**Enjoy the coming days my friends because your future is about to change because you've decided to take charge and change it.**

**Here's to your Financial Freedom!!!**

**Additional Readings, Inspiration and Strategies are Included in the Next Few Pages...**

## Setting Goals (Part One) – ACTION PLAN from The Secrets of Wealth

**Evaluate Your Beliefs:** If you have any negative beliefs like you're too old or you're not smart enough, you'll never succeed in life. You need to get rid of those self-limiting beliefs and create new empowering beliefs. Lose the emotional baggage that's holding you back. Leave the past in the past. You need to start focusing on your future.

**Begin with the End in Mind<sup>1</sup>:** The best way to start this whole goal setting process is to set aside a half hour to reflect on the type of person you want to become over the next 20 to 30 years. Who do you want to be in 30 years? What do you want to own? Where do you want to live? What will your house look like and what kind of relationships will you have with your family, your friends, your co-workers (or employees), and your community.

### Dream Big. Write it Down. Get Specific.

#### Create Your 50 Goals Wish List - Take the Rocking Chair Test!:

Now that you have the vision of what you want to become, go back to the Top 50 Goals list in this book or take out a sheet of loose-leaf paper. Now write down the goals that will get you to that end state. Need a starting point? Ask yourself:

**“If you knew you couldn't fail, what would you attempt in your life?”**

**THINK BIG** and just write them down. **Don't think “HOW” just yet:** Don't think; just write them down. There are no limitations on what you can do or what you can be. Just write what's top-of-mind. Don't worry about *reality* or how you're going to achieve them, just write everything down. I'll show you how to realize your dreams later on.

**Think of All Areas of Your Life and Don't Just Focus on Your Financial Goals:** Perhaps your goal is to one day travel the world. Maybe it's to own homes in several countries or states. Perhaps you never want to work again after the age of 50. Perhaps you want to become a real-estate mogul. What do you want to accomplish? Do you want to be a manager, director, or vice-president where you work? Do you want to be able to quit your job in 7 years to do volunteer work? Just open your mind and imagine.

**Get Specific:** Make your goals as specific as possible. Getting rich is not specific: becoming a millionaire by age 50 is.

**Get Leverage on Yourself:** Find out **WHY** you want to accomplish your goals. For instance if your goal is to become a millionaire, why? Because you want a lot of money; you can be wealthy enough to retire early; you want to be secure and free of worries. If you have a big enough 'why' and you attach it to your goals, you're going to pursue your goals until you achieve them. Not achieving them would give you more pain than doing what needs to be done in order to realize your dreams.

**Create a Short-Term Goals List:** Based on your Top 50 List, create your Top 5 List of Goals to achieve in the next one to three years. This is an important step because you need to **Focus Your Efforts**. By focusing on these key goals that support your lifelong dreams, you'll find yourself rapidly getting closer to achieving your big goals.

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<sup>1</sup> The Second Habit from Stephen Covey's book *The 7 Habits of Highly Effective People*.

**Break Down Your Goals into Baby Steps:** Take a look at those Top 5 Goals and break them down. Some might seem impossible, but by creating little mini-goals, you'll find yourself motivated because it's a lot easier to reach a small goal. For instance, the goal of becoming debt free might seem like a monumental task, but if you break it down into smaller detailed steps like paying just \$20 extra every month, then it might not seem so daunting a task to undertake.

**Keep Your Goals in Front of You:** Keep your long-term and short-term goals in front of you by either placing them in a goal planner or posting them in your bathroom so you can't help but see them daily. I keep a 3"x5" index card with my goals by my bedside and look at it when I rise in the morning and when I go to bed at night.

**Review Them Often to Reinforce Them:** By keeping your goals in front of you, you're subconsciously programming your mind. I highly recommend *Think and Grow Rich* by Napoleon Hill to learn more about the whole process of reprogramming your subconscious mind.

### **Now you're ready to take ACTION!!!**

We'll cover these next two items more in-depth during our next session, but I thought they deserved mentioning here.

**Do Something Every Day:** Ideally you should do something every day that will move you closer to your Top 5 goals. You need to discipline yourself to take action on a consistent basis. If you do something every day, you will virtually guarantee that you will achieve your goals. Always ask yourself, "**What can I do today that will take me one step closer to reaching my goal?**"

**Celebrate:** Once you've achieved one of your goals, celebrate. You're that much closer to living the life you've imagined over the course of your life. It doesn't matter how big or small the goal you achieved was, you need to acknowledge that your concentrated efforts and determination have paid off.

### **Are You Making a Living or Living a Life?**

"If you go to work on your goals, your goals will go to work on you. If you go to work on your plan, your plan will go to work on you. Whatever good things we build end up building us. We all have two choices: **We can make a living or we can design a life.**"

– Jim Rohn

So what are you waiting for? It's time to create your Top 50 Lifetime Goals!

**MY TOP 50 LIFETIME GOALS**  
Financial, Achievement and Improvement Goals

- |           |           |
|-----------|-----------|
| 1. _____  | 26. _____ |
| 2. _____  | 27. _____ |
| 3. _____  | 28. _____ |
| 4. _____  | 29. _____ |
| 5. _____  | 30. _____ |
| 6. _____  | 31. _____ |
| 7. _____  | 32. _____ |
| 8. _____  | 33. _____ |
| 9. _____  | 34. _____ |
| 10. _____ | 35. _____ |
| 11. _____ | 36. _____ |
| 12. _____ | 37. _____ |
| 13. _____ | 38. _____ |
| 14. _____ | 39. _____ |
| 15. _____ | 40. _____ |
| 16. _____ | 41. _____ |
| 17. _____ | 42. _____ |
| 18. _____ | 43. _____ |
| 19. _____ | 44. _____ |
| 20. _____ | 45. _____ |
| 21. _____ | 46. _____ |
| 22. _____ | 47. _____ |
| 23. _____ | 48. _____ |
| 24. _____ | 49. _____ |
| 25. _____ | 50. _____ |

## **Dream BIG!!!**

Marcus Aurelius said 'Dream big dreams; only big dreams have the power to move men's souls.' My friends, don't hold yourselves back when you envision the life you want to lead. Don't stop yourself from thinking beyond your present circumstances or abilities. **You can learn how to do anything you put your mind to achieving in life.** And you can surely find someone who has achieved a similar dream to what you want to achieve, and then learn from him or her. Unfortunately, most people dream small because they have tried something and failed in the past. Failure in the past is no excuse to stop dreaming of the better life. To dream big, just ask yourself the **MAGIC QUESTION:**

**"If I knew I could not fail, what would I attempt?"**

What would you attempt? What tasks would you undertake? James Allen said, 'A man can only rise, conquer, and achieve by lifting his thoughts. He can only remain weak, and abject, and miserable by refusing to lift up his thoughts.' My friends, tonight is the night you start lifting up your thoughts and realizing your secret dreams and wishes. Do not hold back. Do not dream small for you will live a small life if you do so. Dream big and live a life of abundance instead.

Shakespeare once said, '**We know what we are, but know not what we may be.**' How many of you here have thought about what you might become in life? How many of you have taken action against those dreams? You see my friends, we do not know what we might become because all that surrounds us is our current state, our current reality, but it doesn't have to be this way forever. We can change. We can become all that we should be, just by first dreaming it in our heads, then finding a way to achieve our goals, and then taking that first step toward freedom.

This quote by Ralph Marston speaks volumes.

**"Your goals, minus your doubts, equal your reality."**

**- Ralph Hedley Marston**

Isn't it true that we only accomplish what we believe we can accomplish? You've all heard the quote by Henry Ford that goes something like "Whether you believe you can or you can't, you're right."

Why does that hold true? Because what we can conceive for ourselves is what we believe and what we believe we can do is what we achieve. Does that make sense or does it make A LOT OF SENSE???

I hope it makes sense for you because once I stopped limiting myself. Once I stopped saying "I Can't" and focused on "How Can I?" my life transformed...literally overnight!

## **FOCUS on a Few Goals**

Now once you handle the task of creating your master list of lifetime goals, you're going to have to narrow your goals down to the vital few because it helps you to focus on what's important. Why?

Well, Muhammad Ali didn't want to become the heavyweight champion of the world, a great businessman, a race car driver, and an author. No. He wanted to become the heavyweight champion of the world and that's it. All too often in life we lack the focus necessary to accomplish our dreams. We waste our efforts on numerous undertakings and don't focus on our biggest goals. **If you give priority to your most important goals and put most of your effort toward achieving those goals, you have a better chance of succeeding.**

Now some of you might end up staring at your list and say:

"How the heck am I going to achieve all this?"

My response is to not sweat it right now. In our next session we're going to talk about the process of breaking your goals down into manageable pieces when we talk about creating your action plan.

## **Some Words of Inspiration**

"Goals. There's no telling what you can do when you get inspired by them. There's no telling what you can do when you believe in them. And there's no telling what will happen when you act upon them."

- Jim Rohn

"The victory of success is half won when one gains the habit of setting goals and achieving them. Even the most tedious chore will become enduring as you parade through each day convinced that every task, no matter how menial or boring, brings you closer to fulfilling your dreams."

- Og Mandino

"Nobody gets to live life backward. Look ahead, that is where your future lies."

- Ann Landers

"If one advances confidently in the direction of his dreams, and endeavors to live the life he has imagined, he will meet with a success unexpected in common hours."

- Henry David Thoreau