

FROM THE AUTHOR OF *425 WAYS TO STRETCH YOUR \$\$\$\$*

3

RULES THAT GUARANTEE

FINANCIAL SUCCESS



FREE CHAPTER

Vernon L. Williams

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PREFACE

Do you live paycheck to paycheck? According to the American Payroll Association, 67% of American workers do. That does not have to be the truth for you.

Having been a personal finance educator for more than 20 years, I have identified the key steps people who are financially successful follow. I share those with you in this practical workbook.

Best wishes to you as you travel the road to financial success.

1

SET GOALS

As Jim Rohn says: “The future does not get better by **hope**, it gets better by **planning**. Planning means having **goals**.”

Benefits of goals:

- Motivation – They get you moving
- Movement is **focused** in a predetermined direction
- Less stress
- Higher achievement

Use the **SMART** method to set goals:

Specific

The goal should be precise rather than vague.

Examples:

- Establish an emergency fund.
- Establish a 401(k) Plan.

Measurable

Making your goal measurable helps you see your progress, determine if you are moving in the right direction, and see how far you still need to go.

Examples:

- Direct **10%** of my income into an emergency fund each month.
- Deposit **5%** of my income into a 401(k) plan each month.

Achievable

It doesn't have to be easy, but you must have a reasonable chance of achieving the goal. That means having the desire, income and discipline.

Relevant

The goal should be meaningful and make a difference in your life.

Time Definite

Set a specific time by which you expect to achieve the goal. This adds an element of urgency and motivation.

Examples:

- Beginning **June 2009** and continuing until the balance reaches 3 months of living expense.
- By **January 2010**.

See a sample of a completed Goals Worksheet on page 4.

SAMPLE GOALS WORKSHEET

(Specific) I will buy my first home.

(Measurable) I will have succeeded when I move into my new home.

(Achievable) I have the following resources: \$1,000 in savings, a well-paying job, and good credit. I will take the following action:

Action	Complete by
1. Determine how much I can afford	9/08
2. Attend a new homebuyer seminar	10/08
3. Review my credit report	10/08
4. Research down payment assistance programs	11/08
4. Shop for a loan	1/09
5. Shop for a home	2/09-3/09
6. Make an offer	4/09
7. Get a home inspection	4/09
8. Shop for homeowners insurance	5/09
9. Sign papers	5/09
10. Move into my new home	6/09

(Relevant) This goal is meaningful to me because I am building wealth.

(Time Definite) I will have achieved my goal by June 2009.

Activity

Use the SMART method to list your goal on the Goals Worksheet on page 16.

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