

# TRY A YEAR-END RESOLUTION TO GET YOU TO YOUR GOALS



By Amber Kelly

Have you ever set a New Year's resolution — and immediately broken it? Most of us can probably say yes to that question. In fact, most of us can probably say that's happened in multiple years.

If New Year's resolutions don't work, maybe we should try a different approach. At Global Wealth Women, we've started pursuing year-end resolutions instead. With a year-end resolution, you have plenty of time to start taking the appropriate steps to make it a reality.

Where most of us veer off track with our resolutions is we don't get specific enough with our goals. Without a tangible action plan, we don't know what steps to take next, and we end up missing our goals.

Whether your resolutions are to take charge of your finances, improve your health or learn a new skill, here are five steps to achieving your year-end resolution:

## **Step 1: Write down your resolution.**

Studies show that the mere act of writing out your goal improves the odds of achieving it. Be specific: Don't say, "I want to lose weight" or "I want to save more money." Instead, make it something tangible, such as "I will lose 10 pounds" or "I will save \$10,000 in my emergency fund."

## **Step 2: Assign a realistic deadline.**

Most of us won't save \$10,000 in our emergency fund in one month or hit our goal weight in two weeks. Give yourself a deadline, but be practical about it, taking into account that you'll likely hit challenges along the way.

## **Step 3: Break it into bite-sized chunks.**

Write down all the steps needed to achieve your goal, in order to make the process more manageable and less overwhelming. Let's say you want to pay down \$5,000 in debt. Determine exactly how much you'll pay every month and how long it will take to get to your goal as a result. Then write it down: I will pay \$\_\_\_\_\_ every month, and it will take me \_\_\_\_\_ months to pay off all my debt.

## **Step 4: Make it a priority.**

You'll need to set aside time each day, week or month to address the action steps for your goal. For instance, if you're trying to lose 10 pounds, you may want to dedicate 30 minutes a day, five days a week, to exercise. Put it on your calendar, and then treat the time just as you would any other appointment.

## **Step 5: Think ahead.**

There will come a point where you will run into hurdles. Do a little planning ahead to decide how you will overcome these hurdles before they pop up.

At Global Wealth Women, we want to help you meet your financial goals. On the back of this sheet, you'll find a step-by-step guide to help you set your resolutions and stay on track. And to find out more about how we help women reach their goals, visit [globalwealthwomen.org](http://globalwealthwomen.org) or call us at **866-405-1031** for your complimentary consultation.

# 5 STEPS TO GETTING ON TRACK AND STAYING ON TRACK

**Step 1: Write down your goal. Make it specific and tangible.**

---

---

---

**Step 2: Assign a realistic deadline. Be practical.**

---

---

---

**Step 3: Break it into bite-sized chunks: Write down the steps needed to achieve your goal.**

---

---

---

**Step 4: Make it a priority: Assign the appropriate time needed each day, week or month to spend on your goal.**

---

---

---

**Step 5: Think ahead: Write down potential hurdles and how you will handle them.**

---

---

---



866-405-1031  
2810 East Oakland Park Blvd., Ste. 101  
Fort Lauderdale, FL 33306  
[globalwealthwomen.org](http://globalwealthwomen.org)

Securities offered only by duly registered individuals through Madison Avenue Securities, LLC (MAS), member FINRA/SIPC. Advisory services offered only by duly registered individuals through Global Wealth Management Investment Advisory (GWM), a Registered Investment Adviser. MAS and GWM are not affiliated entities.