

## Your Ideal Life & Goals

### WHY is this important?

Achieve your Ideal Life. What does this mean to you? This is something we value and something we know many individuals continue to strive for. This best practice will provide you an opportunity to reflect on your life, from a professional and personal perspective to determine what your ideal life looks like.

The process of envisioning your ideal life can be very powerful and may provide you with new insight and perspective. What would you consider to be the pinnacle of your success -your Ideal Life?

As part of this process, you will begin to recognize the ways that your professional and personal life, influence each other. By doing so, you will begin to create an increased awareness around the areas of your life that are a priority. This heightened sense of awareness will help bring clarity.

The process of identifying your Ideal Life will rejuvenate and invigorate you and have a positive impact on all aspects of your life. Your description of an Ideal Life will serve as a beacon, guiding all your choices.

### WHO is this proven strategy designed for?

For those who want to create a clear understanding of what matters to them personally and professionally.

### WHAT should you expect?

You will:

- Become aware of exactly what is important to you professionally and personally
- Be more likely to achieve your goals if you regularly review them and write them down
- Notice a new level of awareness and accomplishment
- Feel empowered with this proactive approach to managing your success
- Refer to “What You Can Expect from this Best Practice” on the following page for more

# What You Can Expect from this Best Practice

## PURPOSE

- To consciously choose and record what you want to accomplish professionally and personally over the next 3 months, 1 year, 3 years and 5 years
- To define your pinnacle of success: Your Ideal Life
- To repeat the goal-setting process regularly
- To keep a long-term record of your goals and objectives
- To celebrate achievement and success
- To gain clarity about what really matters to you

## EXPECTED RESULTS

You will:

- Become aware of exactly what is important to you professionally and personally
- Be more likely to achieve your goals if you regularly review them and write them down
- Notice a new level of awareness and accomplishment
- Feel empowered with this proactive approach to managing your success

## ACCOUNTABILITY

You will:

- Review your Ideal Life and Life's Goals every three months
- Acknowledge and celebrate the goals you achieve each quarter
- Assess and/or change the goals you do not achieve each quarter
- Be open and honest about your unique definition of Ideal Life and the Life Goals which support it
- Discuss your goals with those individuals you feel appropriate to share them with

# Life's Goals

You may have read some of the countless books and essays on goal setting. Perhaps you currently use the techniques detailed in one of them. This brief exercise is not intended to replace any goal-setting process you currently use. It is designed to enhance it. For those of you who do not regularly set goals for yourself (and record them) use this as an exercise to start a regular process.

To complete this exercise, set and record three-month, one-year and three-year goals. Make the three-month goals the most practical and the most realistic. Include some ideals and perhaps some long-shots in your one-year and, especially in your three-year goals. Also, take the time to create a picture of your Ideal Life; this Ideal Life will serve as a beacon. It isn't necessary to edit Ideal Life each time you revisit your goals, although you will want to tweak it now and again. Your ideas may change as your life changes.



In some way, your decision to work as a Financial Planner inside the Credit Union/organization consciously or unconsciously supports your vision of an ideal life.

Remember: goals are not static. They are meant to evolve with our ever-increasing awareness. Our perceptions, wants and desires are constantly changing. Therefore, as you progress through this process you may look back at what you have recorded and feel that these thoughts are no longer representative of your current goals. Being aware of these shifts is an important step in attaining your balanced lifestyle.

When doing this exercise, look for ideas which encompass all aspects of your life. Professional goals are important but are often not achieved if they are not accompanied by some lifestyle objectives. Most people are motivated by what working can produce for them -- free time, travel, fine dining, or a new house -- or by the benefits that it can bring for your family and community. When you do this exercise don't hesitate to include any goals and objectives which will be a by-product of greater organization and efficiency.

While it is important to include information from all aspects of your life, it is equally important to be succinct. Don't spend more time on your goals than is necessary. In other words: don't over think it. Try setting aside 15 to 25 minutes and stick to your deadline. You should repeat this process every three months - so you don't need to spend hours on the process each time. With each quarterly review, you will get a keener sense of what is important to you and to articulate it with greater clarity.

The process is what's important; **it is a proven fact that people who set goals and believe in them achieve more.** You can think of the simple analogy of following a road map and, therefore, knowing exactly where you are going. You are more likely to get there. And, if you change your mind about where you are going you can easily re-plot your course.

Worksheets found in this strategy will allow you the opportunity to record your Life's Goals and your Ideal Life profile.

# The Law of Diminishing Intent

Take a moment to think back to the last time you stumbled upon a fabulous idea. Maybe this new concept was related to your profession or maybe it had more of a domestic spin to it. Regardless of the idea, the all-important question is whether you followed through with your plan. I would bet that you achieved some of your initial goal but that your progress stalled somewhere down the line.

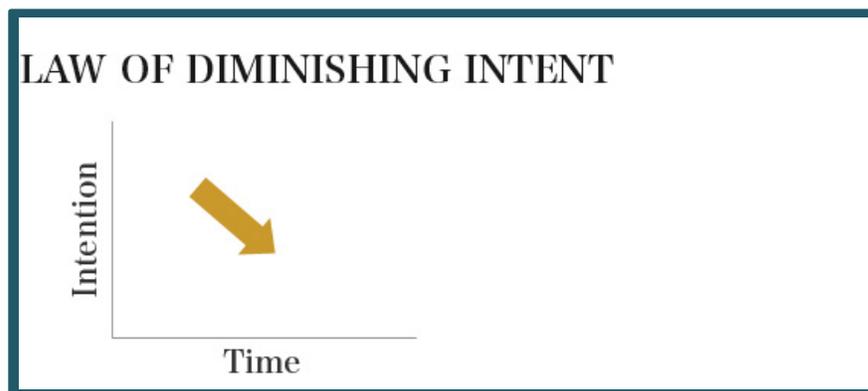
What happened? Was it that you were too busy to get your idea off the ground? Perhaps there was a major change in your life that had you side-tracked.

A classic example of the effect of momentum and time on your goals unfolds every year on New Year's Day. January 1st is a time of new beginnings. On this day, we are highly motivated to put negative thoughts, habits, or character flaws behind us. We commit to change and dutifully begin to follow our resolutions. Perhaps we start a new exercise regime, decide to establish a new work ethic or to implement an organizational plan. Despite these good ideas, the rest of our lives eventually get in the way and we fall back into our old routine a few months (or weeks or even days!) later. When it's all said and done, we chalk it up to a good try and resume our old ways.

What does it take to move forward with a new plan -- to make sure nothing stands in the way of our success? When you want to start something new, be sure to ask yourself whether you really want to accomplish your goal in the first place. It is possible that, subconsciously you are sabotaging your success even before you start? It could be that in the back of your mind, you might already know that you don't have the infrastructure in place to maintain your success once the task is completed. The first thing you must determine is whether you have what it takes to finish such a task. You also need to identify whether the result will ultimately improve your situation.

Once you have decided that your goal is indeed one you want to achieve, it is imperative you take action. You need to get the ball rolling while you are still excited and motivated; before your attention is drawn to different areas.

The sooner you put your plan into action, the more likely you are to achieve your goals. It also makes sense to start your quest in logical order to make sure you are pursuing your goals in the best possible order. Remember to establish milestones so that you can mark your progress and remain motivated to reach your goal.



# Effective Goal Setting: Be SMART

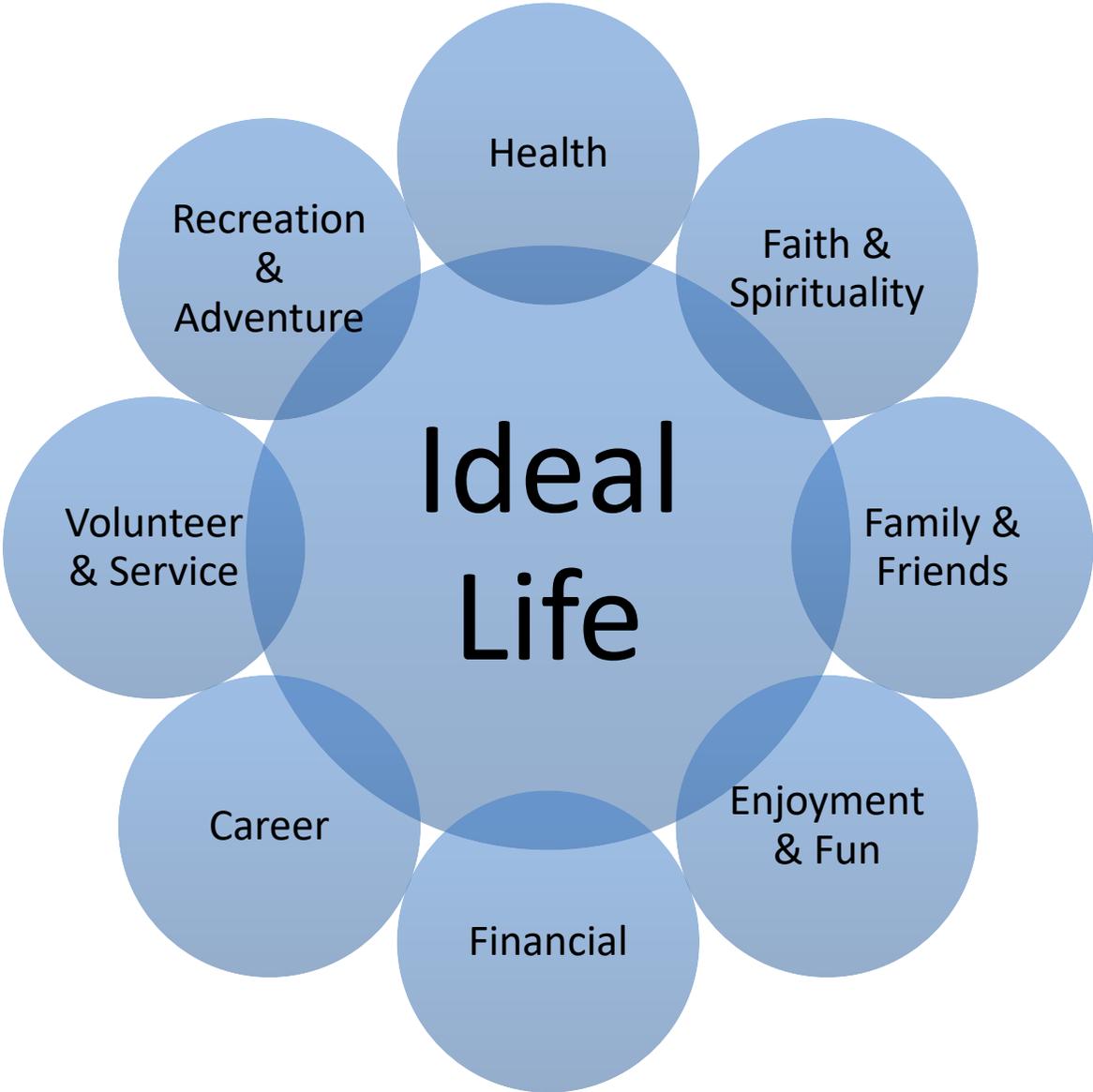
The SMART approach is a simple yet effective technique to use when documenting your goals. This approach allows you to create a meaningful list of measurable goals – in support of team goals, department goals and Credit Union/Organization goals.

<b>Specific</b>	<p>Keep your goals as specific as possible.</p> <p>Break large goals down into a series of smaller milestones that will allow you to feel a sense of accomplishment each time you are one step closer to achieving the final goal.</p>
<b>Measurable</b>	<p>Can the achievement of your goal be measured?</p> <p>Is there a measurable result to bring closure?</p> <p>At the end of the day, can you answer the question “Did I achieve this goal?”</p>
<b>Achievable</b>	<p>Your goal should be a challenge that requires discipline, but it shouldn’t require you to neglect other important areas of your life.</p>
<b>Realistic</b>	<p>People have different starting points as it relates to their skill sets, abilities, commitments, time availability and life experiences. Know your starting point in relation to the end goal.</p> <p>Set your goals based on your current reality.</p>
<b>Time-Frame</b>	<p>Identify the desired time-frame for each of your goals.</p> <p>Goals without pre-determined time frames have the potential to turn into perpetual failures.</p> <p>By setting a time frame for each goal, you are more likely to achieve each one.</p>

# Defining Your Ideal Life

When defining your Ideal Life, carefully consider each of the areas illustrated below. Decide which of them play a role in your Ideal Life and begin defining them in as much detail as possible. You may wish to simply jot your thoughts around the perimeter of the diagram.

The next step is to identify the short, medium and longer-term goals necessary to achieve your Ideal Life. Break large goals into more manageable 'milestones' to chart your incremental success.



# TAKE ACTION & GET STARTED

## PART 1 – YOUR IDEAL LIFE

1. Print a copy of the *Ideal Life & Goal Setting Worksheet* to get started.
2. Begin with **Step 1** and use this worksheet to record your dreams.
  - Keep it concise -- write no more than a page -- but be as specific as possible, as this record will be an important guide.
  - Think about what really matters to you.
  - Allow yourself about 20-30 minutes for Step 1 of this process.
3. Carefully consider all the questions listed on the *Ideal Life & Goal Setting Worksheet*.
  - Be as thorough as possible and include both personal and professional ideals.
4. When ready, move onto Part 2 – Your Life's Goals.

Remember: it might not be perfect the first time you put it down on paper - and that's ok. Your ideal life will begin to take shape and become further refined as time goes on and you reflect on your ideal life regularly. Be clear about what you want, yet flexible enough to work within your present reality.

## PART 2 – YOUR LIFE'S GOALS

1. Move onto **Step 2** of the *Ideal Life & Goal Setting Worksheet*.
  - Allow yourself about 15-25 minutes for Step 2 of this process.
2. Carefully consider your Ideal Life and the goals associated with achieving it.
3. Begin to list your short, medium and long-term goals.
  - Be as thorough as possible and include both personal and professional goals.
  - Follow the SMART Goals approach to defining your goals.
4. When complete, you can save the worksheet to an electronic file and complete it on the computer or flash drive OR you can print it and complete it manually.
  - If completing on the computer save the file using a date suffix for easy identification (ie. IdealLife\_July09).
  - If completing it manually, store it in your PSA Binder.

Make a note on your calendar to revisit your *Ideal Life & Life's Goals Worksheet* every three months. Review your Ideal Life and Goals: note those that you have achieved and those that you have made progress towards. Update this worksheet accordingly. Share this with your CEO or GM and/or another leader at your Credit Union/Organization and ask for permission to update them on your progress every 3 months.

Be sure to keep all your *Ideal Life & Goal Setting Worksheets* as it can be enlightening to review them and to see how your dreams have been realized.

# Ideal Life & Life's Goals Worksheet



**Name:**

**Date:**

## STEP 1: DEFINING YOUR IDEAL LIFE

Describe your IDEAL LIFE in detail. You may want to consider some of the following:

- How can my business serve me?
- How do I define professional fulfillment?
- How do I define personal fulfillment?
- Who do I want to be spending more quality time with?
- What type of service work do I want to do or do more of?
- Are there any hobbies or interests that I want to begin or spend more time on?
- Is there anything I want to initiate (or continue with) to maintain my health & well-being?
- What is the legacy I wish to leave/build?

The more comprehensively you describe the vision of your Ideal Life, the more clarity you will have about your purpose and intent going forward. You may wish to use the diagram on the following page to explore different areas of your life. Also remember, format is not important here so use bullet form or paragraph format – whichever you prefer.

**MY IDEAL LIFE:**

## STEP 2: DEFINING YOUR LIFE GOALS

What are the milestones along the way to achieving your Ideal Life?



### My 3-Month Goals:

Professional

Personal

### My 1-Year Goals:

Professional

Personal

### My 3-5 Year Goals:

Professional

Personal

### My 5-10 Year Life Goals:

Professional

Personal

# **PLAN LIKE A PILOT** PLANNING TOOL

Hugh Culver

[www.hughculver.com](http://www.hughculver.com)

## PLAN LIKE A PILOT - PLANNING TOOL

### Using the Plan Like A Pilot planning tool

The Plan Like A Pilot (PLAP) Map gives you five places to park whatever is keeping your neurons flapping their little dendrites. Here they are:

1. **LIFE PLAN** – this is the scary stuff – life aspirations. About twice a year I crack open this thick novel, peel back the pages, and peer down the paths my life is following. There are five of them (you might have more, but I've only got five fingers on my hand):
  - marriage, children, family
  - health and spirituality
  - adventure and meaning
  - business and career
  - ownership and net wealth
2. **YEAR PLAN** – these are the “Boulders” – the big stuff I want to happen that often rolls off the path and get stalled. I want them front and centre and challenging me. That list includes:
  - marriage, children, family (travel, our home, celebrations)
  - health and spirituality (fitness, education)
  - adventure and meaning (camping, travel, competitions, retreats)
  - business - sales, net income, client metrics (web site traffic, client list, keynotes, etc.), products and promotions, staffing, etc. (see [“Why \\$100,000 a year won't make you rich”](#))
3. **FLIGHT PLAN** – a short list of what must happen by Friday ([watch the video](#)). I like to keep this list to 12, or fewer items. I go to this list *after every interruption* for direction.
4. **THIS MONTH** – unsorted list of work for the current month. These are ignored until each Friday, when I review them and decide if they move to the Flight Plan (see my post [“Friday 15 – my little secret to setting up a super week”](#)).
5. **SOMEDAY** – ideas, suggestions from colleagues, “great” ideas from podcasts, and left-overs from previous months stay here. As with “This Month”, these are ignored until the Friday 15 review.

Just like a pilot's Flight Plan, once I have the big picture dialled in, I need to look at what happens immediately. A pilot has loading instructions and check lists, I have a Day Plan. The Day Plan is what I commit to today. And it's driven by the Flight Plan. Here's how it works.

Every Friday I complete my “FRIDAY 15” routine – 15 minutes where I:

- **REVIEW** the week – what worked, what didn't, what discipline was lacking, what habits need a kick in the routine.
- **RETHINK** my PLAP map – what needs to be upgraded from “This Month”, or “Someday” to the Flight Plan, what needs to be down-graded. What can I delegate? What can I do right now, or dump, or defer? My goal is for the Flight Plan to be realistic and accurate – I want to feel positive when I read it, not overwhelmed.
- **REVISE** my Flight Plan and create a new Day Plan.

I use a note pad for my Day Plan. By the end of the day it's covered in scribbles and (hopefully) lots of tasks crossed off.

Once I have my PLAP map and my Day Plan, I update both at the end of every day (Monday – Thursday). The full review, rethink, revise cycle happens on Friday. So, there you have it: a PLAP Map and a Day Plan. A simple system that makes all the difference to getting the right work done.

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**PLAN LIKE A PILOT - PLANNING TOOL**

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**LIFE PLAN** My goal, by \_\_\_\_\_ [year] is to have created, completed, and accomplished:

- marriage, children, family \_\_\_\_\_
- health and spirituality \_\_\_\_\_
- adventure and meaning \_\_\_\_\_
- business and career \_\_\_\_\_
- ownership (properties, investments...) \_\_\_\_\_
- net wealth (assets-liabilities) \$ \_\_\_\_\_

**YEAR PLAN**

- marriage, children, family \_\_\_\_\_
  - health and spirituality \_\_\_\_\_
  - adventure and meaning \_\_\_\_\_
  - business and career \_\_\_\_\_
- 
- income goal \$ \_\_\_\_\_ debt goal \$ \_\_\_\_\_
  - ownership goal(s) \_\_\_\_\_

**FLIGHT PLAN** - \_\_\_\_\_ [date]

*What absolutely needs to be completed by this Friday (keep to 12, or fewer).*

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**THIS MONTH** *What will be completed this month (when ready, move to Flight Plan)*

_____	_____
_____	_____
_____	_____
_____	_____

**SOMEDAY** *What might be worked on in the future (it might also be deleted).*

_____	_____
_____	_____
_____	_____
_____	_____

Small wins matter: 10 minutes/day = 1 week/year.

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