**Personal Goal Setting**

**Step 1: Setting Lifetime Goals**

The first step in setting personal goals is to consider what you want to achieve in your lifetime (or at least, by a significant and distant age in the future). Setting lifetime goals gives you the overall perspective that shapes all other aspects of your decision making.

To give a broad, balanced coverage of all important areas in your life, try to set goals in some of the following categories (or in other categories of your own, where these are important to you):

Career – What level do you want to reach in your career, or what do you want to achieve?

Financial – How much do you want to earn, by what stage? How is this related to your career goals?

Education – Is there any knowledge you want to acquire in particular? What information and skills will you need to have in order to achieve other goals?

Family – Do you want to be a parent? If so, how are you going to be a good parent? How do you want to be seen by a partner or by members of your extended family?

Artistic – Do you want to achieve any artistic goals?

Attitude – Is any part of your mindset holding you back? Is there any part of the way that you behave that upsets you? (If so, set a goal to improve your behavior or find a solution to the problem.)

Physical – Are there any athletic goals that you want to achieve, or do you want good health deep into old age? What steps are you going to take to achieve this?

Pleasure – How do you want to enjoy yourself? (You should ensure that some of your life is for you!)

Public Service – Do you want to make the world a better place? If so, how?

**Step 2: Setting Smaller Goals**

Once you have set your lifetime goals, set a five-year plan of smaller goals that you need to complete if you are to reach your lifetime plan. Then create a one-year plan, six-month plan, and a one-month plan of progressively smaller goals that you should reach to achieve your lifetime goals. Each of these should be based on the previous plan. Then create a daily To-Do List of things that you should do today to work towards your lifetime goals. At an early stage, your smaller goals might be to read books and gather information on the achievement of your higher level goals. This will help you to improve the quality and realism of your goal setting. Finally, review your plans, and make sure that they fit the way in which you want to live your life.

**SMART Goals**

A useful way of making goals more powerful is to use the SMART mnemonic. While there are plenty of variants (some of which we've included in parenthesis), SMART usually stands for:

S – Specific (or Significant).

M – Measurable (or Meaningful).

A – Attainable (or Action-Oriented).

R – Relevant (or Rewarding).

T – Time-bound (or Trackable).

For example, instead of having "to sail around the world" as a goal, it's more powerful to use the SMART goal "To have completed my trip around the world by December 31, 2027." Obviously, this will only be attainable if a lot of preparation has been completed beforehand!