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Written Goals



My buddies Jim Zadeh, Mike Shirley, Pat Nolan and I write our written goals together.

Set written goals!! And yes they have to be written. Ninety percent of people don't do this one simple act. WRITE YOUR GOALS DOWN! Absolutely changed my life when I first did it when I was 19 years old and still do to this day.

I read a book about the 1953 Yale graduating class members being asked if they had written goals and 5% of the class did. All these bright kids and 95% didn't have written goals. The story goes (and some people now dispute the validity of the story....but it worked for me so I want to believe it was true) that the researchers came back 20 years later and checked to see how the class was doing financially. The 5% with goals collectively were worth more than the 95% put together!

So here I was a 19-year-old kid who just had a roommate up and leave without paying his share of the bills. I went to the apartment manager in Bedford, Texas, and ask if she could help me honor my lease by allowing me to move from the two-bedroom apartment to a one-bedroom efficiency apartment. Lucky for me she helped me out and allowed me to move into the cheaper smaller space. I was very concerned and worried I might struggle to honor this new financial commitment. I promptly had only one thing on my wall—a list of my written goals, with the biggest goal of all to have my rent money in a money order by the 15th of month. Why money order? That way I couldn't play mental games like the money in my checking account. When the money order was made out to Pointe Loma Woods Apartments it wasn't going to be used for anything else.

How my goal list worked was I would spring up from my mattress on the floor (I couldn't afford a frame and box spring at the time) and read all my goals and sign in with the date at the bottom of the page. At nighttime, I would mark the date next to any goal I worked towards achieving that day. By doing that, it became very apparent what I was working on in life and what I wasn't—a long list of dates on certain goals next to nothing on other goals. The thing you learn about goals is it's like sales. It tells you quickly what you are doing right and what you are doing wrong.

The biggest goal at 19 years old was survival and that meant rent in the money order. I was pleasantly surprised at easily achieving my goal of rent by the 15th. All I did was pick up as many waiting table shifts as I could until I had enough money to get the money order for rent. So I challenged myself and moved the goal up from the 15th to the 10th of the month, the very next month. I achieved that and moved the goal again forward, from the 10th to the 5th. Finally, from the 5th then the 3rd! That tough goal only a few months prior became obtainable.

I made a new goal of buying a house by the time I was 20 years old. No one was going to give a mortgage to a 19-year-old back in 1985 (maybe subprime leading years of 2004-2008) so my folks were going to co-sign. I set a new goal of finding a house to buy. Easy, right? In the middle of my search my dad lost his job, thus no cosigner. This wasn't going to stop me. The goal just had to be adjusted. I wasn't going to abandon my goal. The new goal was to find out how I could buy a house without any credit. It took some time back then without the luxury of the Internet. I researched and learned you could assume a VA or FHA loan without a credit check! I reduced my search to just FHA and VA assumable mortgages.

Bingo, I found the perfect little house and I'm in with a small down payment and at 19 years and 10 months I'm a homeowner! My house at 3512 View Street, Fort Worth, Texas, was a red brick, two-bedroom, one-bath, one-car garage home that sat on an acre of land for \$45,000. To say that I believe in written goals I do! They have always helped me along my journey! I'm a fan of others having novelty license plates but not for me, that said I have often been tempted to get the plate "SET GLS". I don't reflect much and feel prideful, but to go from living with your parents at 18 years and 6 months old and having your own house 16 short months later is pretty amazing. I doubt it would have happened without written goals, and more importantly actively working those written goals.