# 6 tips for goal-setting that, trust me, they don't teach you in college

Life, Emotions



Years ago, my boss, who's the vice president of human resources at our company, asked me to write mygoalsfor the year. Having never had any training in, and no real reason for, writing professional goals, I went back to my boss for guidance. But, getting help from him was a lot like having a 3-year-old help you cook dinner -- after a while you just want to tell the kid to go set the table and forget everything else.

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However, with my goals, my future compensation (corporate-speak for "bonus") depended on getting them down on paper. So, because they were due in a matter of hours, I hastily scrawled some thoughts that I knew would stimulate some discussion. I don't remember them all, but two of them were to be naked at the office more, and to be waist-deep in gravy.

My boss looked at my list of bizarre aspirations and paused thoughtfully before observing that most of these were "personal goals." We reached the conclusion that they needed to be redone and, true to my intentions, I received some good-natured advice on how to write better goals. Much of that advice was predictable, as is so often the case when the equivalent of garbage is neatly wrapped in a floor tortilla to look like a tasty burrito: i. e., a lot of inedible crap.

I've since made a study of goal-writing, and it's worth pointing out that unless you have goals, you have no way of knowing whether or not you've already reached the pinnacle of your life (or the nadir, for that matter). But all this tends to be a bit easier to suss out if you have those goals in hand.

There's a heck of a lot more to writing goals than following the time-honored but threadbare formula of SMART: Specific Measurable Achievable ... uh, I don't remember what the other two letters stand for, so let's go with Retroactive and Tumultuous.

None of this matters because I don't care about SMART goals, mainly because when you live in Detroit, the acronym SMART stands for Southeast Michigan Regional Transit Authority (don't try to reason this out; it doesn't make sense and never will). And the people I've seen waiting for SMART buses look like anything but.

That's not to criticize people who take mass transit in cities that actually have good mass transit; but one of your life goals should be to never have to ride a SMART bus. Trust me.

## 1. Write goals that align with your values.

For mymoney, there isn't a huge difference between corporate goals and life goals. If yourcareer goalsaren't supporting your life goals, you are bound to have a miserable existence. Take the case of a good friend of mine who plotted out his entire life at age 16.

He would graduate from high school at 18, go to college and get a degree in aeronautic design, graduate from college at 22, work for a contract services company for four years and eventually get a secure job at a large firm where he would retire in luxury after 30 years. The only problem was that he ended up hating the work he still does for the large firm. And he's counting down, to

the minute, how long he has until he retires. Death at a desk, every single day.

## 2. Set goals that you can control.

I have another friend who at 28 had never had a girlfriend, at least one that other people could see. He announced out of the blue one day that he was going to get married when he turned 30. Being the supportive friend that I am, I quickly suggested that to make that happen he would need to waste no time and propose to every women he saw from that moment on if he thought he had the slightest chance of meeting his goal by 50 (as 30 was clearly out of the question). (And if he has proposed to you, you have my sincerest apologies.)

Too often, we set goals that depend on other people, and I don't know how many other people you've ever met, but most are universally unreliable, especially when it comes to something that you need that benefits them not a whit. Unless every aspect of the goal you set is under your control, you have very little likelihood of ever achieving it.

## 3. Think big.

I read an article (in *Entrepreneur*, no less) about how to make your first million. The author suggested that the best way to do that is not to focus on making your first \$1 million, but on making your first \$20 million.

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That makes sense, because if you concentrate on making your first \$20 million and you fall short, you still will likely have made your first million. For my part, my plan for making my first \$1 million has always been to marry a rich, elderly and sickly woman and insure her heavily. Women of this sort are in surprisingly short supply and you'd better act quickly because they tend to die almost immediately.

Add to that the fact that the only woman who ever dated me more than three times was my recently deceased ex-wife who, while sickly, was neither rich nor insurable, leading to a marriage of biblically disastrous proportions (think F. Scott and Zelda, had F. Scott instead married a howler monkey with a rapacious PCP habit, and F. Scott was a slob who always left his socks on the floor, while blowing all his money on hats and rock tumbling supplies).

So, anyway, uh, think big: Set goals that you don't think you can achieve and work your tail off to get there. Anyone can follow the advice of lesser men and set clearly achievable goals, but that's for under-achievers and slackers. To be clear, I'm not suggesting you set *impossible* goals -- like teaching your dog to fly by throwing a Frisbee off a high-rise balcony or developing a way to genetically engineer a teacup rhino by cross breeding armadillos with house cats -- but there is nothing wrong with setting your sights higher than most might believe practicable.

# 4. Give yourself time.

It's said that good things come to those who wait (with the obvious exception of those who wait for SMART buses), and there is some truth to that. Of course you should be doing things that take you closer to your goal instead of living in your parents' basement until you're 30 and supporting yourself by selling curios on eBay. If you begin with the end in mind, that is to say, if you start by visualizing where you want to end up in life, the things you need to get there are pretty easy to plot out.

### 5. Plan for success.

Don't worry that yourdreamsaren't realistic or that you might not achieve them -- after all, you have friends and relatives to shoot holes in your dreams. Instead, ask not, "What if I fail?" but rather, "What if I succeed?" Worry aboutfailureis pointless and destructive; the surest way to be a failure is to spend time worrying about it. Your goals won't just accomplish themselves; you will have to have a plan, and you'll have to work that plan.

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# 6. Manage your risks.

You will never achieve goals you didn't set, but then again there are precious few guarantees in this life. It's said that the only sure things in life are death and taxes; well, I'm here to tell you the only sure thing in life is death, because there are plenty of people who don't pay their taxes and usually end up either in jail, gunned down by government agents or working in politics. So, do pay your taxes.

And while most of the things you will do on your journey to success will carry some measure of risk, that's okay. Just be sure that you consider that risk and weigh it against the reward.