

# WHAT'S HOLDING YOU BACK FROM REACHING YOUR FINANCIAL GOALS?



Setting and achieving financial goals can be overwhelming. Saving up for retirement, planning for an unforeseen emergency, or creating a financial strategy can feel like climbing a mountain with no gear. While building wealth, like climbing a mountain, is no easy feat, with the right tools, knowledge, and mindset, it becomes much more likely that you will reach the summit that you are aiming for.

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So, what's holding you back from putting the pieces you need in place? For as many reasons as there are for putting off financial planning and goal setting, there are just as many solutions to help make it easier! Here are some perspective shifts to help you push past potential hesitations around setting and achieving your personal financial goals.

### **Knowledge Triumphs Fear**

Many folks report anxiety and stress around finances because they are unsure about outcomes. Most don't even know how to measure their success, or what their success would even look like. However, those who do nothing almost guarantee themselves failure. A solid understanding of finances can help overcome this. Knowledge empowers individuals to understand their decisions, assess risks more effectively, and establish clear measures of success. Staying up to date with financial news, reading books written by experts, and speaking with an advisor can help you gain the knowledge needed to build a solid foundation for future success and stability.

### **Track Your Goals**

Once you feel confident in your knowledge, reassess your goals. If your goals are vague, your outcomes will be vague as well, and that makes it hard to track your success. Use what you've learned to craft specific goals with measurable outcomes. Potentially look into online financial tools. Tools like the client portal provided by the Clear Picture Wealth Program can help you track progress, assign funds to goals, and adjust strategies to support future success.

### **Think Like a Boss**

Business owners often have clearer, measurable goals due to the use of KPIs (Key Performance Indicators) and structured systems like the EOS (Entrepreneurial Operating System). Adopting a similar approach by creating your own KPIs from the resources available can help you achieve your goals. Think of yourself as the CEO of your life, and if you were to enlist the services of a financial advisor, they would become your CFO.



## Be Committed to You

Achieving major goals often requires a shift in lifestyle. Old habits can hinder progress, which is why undertaking your goals needs to come with a commitment to change and consistent action. This means taking ownership of your financial plans, aligning your goals with your personal motivations, and holding yourself accountable for actions that either support or obstruct your progress. Think of this as choosing yourself, every small action or change you take towards your goal is you showing up for yourself. Do a small action consistently, and you can potentially see big changes.

## Seek Guidance

Financial plans should be customized to your specific goals, whether it's early retirement or saving for your child's education, while also factoring in lifestyle changes, tax implications, and investment strategies. However, the lack of resources and education often make it difficult to address all the factors required for a truly customized plan. Partnering with an experienced advisor can help you navigate these complexities and create a plan specifically designed to support your needs and goals.



**If you're looking for a CFO to help keep you motivated and on track to achieving your goals, or if you're looking for a second opinion on your current strategy, remember, we are here to help with the complexities of financial planning while keeping your financial goals in focus.**

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