



GOALS

DO YOU KNOW HOW TO ACHIEVE YOUR GOALS?

We all have dreams, a vision for how we want our life to look. However, we don't always have execution. Goal setting goes beyond stating what you want to accomplish, it's a process. This is even more so apparent when it comes to financial goals. If you feel stumped, don't worry. Here are some of our tips for turning those big financial goals into reality, without sacrificing your sanity.

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The Three Keys

Here at the Clear Picture Wealth Program, we like to simplify things. We don't want to overcomplicate finances more than mainstream sources already have. From what we've observed after working with hundreds of clients over the past decade, achieving goals requires three key actions:

1 Breaking Big Goals into Actionable Steps

If you wanted to be a doctor, you wouldn't just have the goal of being a doctor. You would have the goal of graduating college with a high enough GPA to get into a good medical school, doing well enough in med school to get a good residency, and so on, and so on. Approach your financial goals in a similar way. If you want to have \$20,000 in your savings account, start with a smaller goal of saving \$1,500 every month. Breaking big goals into smaller, manageable steps not only helps you achieve them faster but also builds confidence and reinforces your belief in your ability to succeed.

2 Setting Realistic Deadlines and Milestones

Putting your goals into action requires a timeline. This timeline helps you track your progress and create accountability. To make your timeline, take those actionable steps and give them a due date. For example, if you want to save \$20,000 by saving \$1,500 each month, set a goal that by seven months, you'll be over halfway to your goal. Come seven months, you'll be able to check in on the progress you've made towards your goal.

3 Staying Flexible and Accountable

The success of your goals depends on your ability to adapt them to your ever-evolving

circumstances. The challenge here is staying committed despite setbacks. Going back to our \$20k savings example, if an expensive bill came up and you couldn't reach your halfway milestone at the planned time frame, don't beat yourself up about it. Instead, take that into account and adjust your timeline and milestones. The most important thing is not to give up! Giving up is the surest way to never achieve your goal.

Clear Picture Wealth Program Approach

When it comes to financial goals, the amount of information needed to properly make and assess goals can be overwhelming! That's why the Clear Picture Wealth Program was created! We help organize your financial plan into five sections:

- Cash flow optimization
- Asset allocation and liquidity
- Retirement and business transition planning
- Wealth protection (tax and risk mitigation)
- Legacy and estate planning

Once you have your finances organized, we see the gaps in your current situation and help you create actionable goals to bridge those gaps—creating a clear financial picture! And it doesn't end there, we make sure to conduct regular reviews to make sure we're covering all three keys in goal setting.

If you're looking for help setting goals or want a second opinion on your current ones, remember that we are here to help with the complexities of financial planning while keeping your goals in focus.

Give Jason Noble a call today at (843) 743-2926, or call Andy Merchant at (316) 669-9413 to take the first step toward designing a portfolio tailored to you.