

What's Next

Plan to have an outstanding retirement

Plan Your Goals

Written by: Leah Shmerling CMF

At specific times in one's life spark our hopes and dreams. As an individual considers their next phase of life – retirement, they consider the direction of their life and what they would like to achieve for a meaningful time. Goal planning means taking the initiative and recognising the responsibility to make things happen and achieve what you want out of life.

GOALS ARE THE 'THINGS' THAT YOU WANT TO ACCOMPLISH – IT IS A TARGET OR DESIRED RESULT.

A GOAL IS FUTURE FOCUSED, SO WE PUT OUR ENERGY INTO THE STEPS TO ENABLE US TO ATTAIN OUR GOAL.

The process of setting goals helps you choose where you want to go to in a range of areas in your life. It includes a new work direction, education or learning, family, physical or spiritual. An example of a work goal is to complete a (specific) project within six months. This may also be a home project such as to renovate a home. Perhaps you have a study goal, to complete a course to undertake in your retirement within a year.

By knowing what you want, it helps you to concentrate your efforts, and action plans the distractions that stand in the way.

Goal planning requires self-knowledge to identify your needs, purpose and values, motivation and commitment to carry out the goals despite life events and difficulties that arise, and skills to implement the strategies.

WHEN WE PLAN OUR GOALS, WE EMPOWER OURSELVES TO ACHIEVE WHAT WE ARE SEEKING IN LIFE.

A goal is:

- **personal** – something you sincerely want rather than something you think you should want.
- **positive** – something you desire rather than what you do not want.
- **written** – as a reminder and a permanent record of your goal commitment.
- **specific** – as this avoids the lack of commitment that comes with being vague.
- **challenge** – just out of reach but not out of sight.
- **realistic** – otherwise it is a figment of your imagination.
- **measurable** – described in terms of the final outcome of an activity rather than the activity itself.

When planning your goals, use the SMART formula.

SMART IS AN ACRONYM THAT STANDS FOR:

S – SPECIFIC

Your goals must be specifically defined. Example complete a project (at work or home) or complete a course for your new career within a year. When a goal is too general, it will lack the commitment that comes when being vague.

M – MEASURABLE

Measurable ensures you know when you've reached it! An important point to remember is, 'If you can't measure it, you can't manage it.'

Therefore, goals have to be observable and measurable. You can measure to see how you are going in terms of completing the project or course. Have you met your milestone goals? How many quotations did you receive? How many people have you contacted for your project? How many course units or assessment tasks have you completed?

Measurable goals can be described in terms of the final outcome of an activity and time specific, rather than the activity itself.

A – ATTAINABLE

Your goal will need to be realistic and stretch you in the process.

Your goal must be a challenge yet also obtainable, otherwise, it will be a task for you to complete.

R – RELEVANT

Set goals in areas that are important to you. Aim to add value to your goal to avoid superficially completing tasks to fill in time.

T – TIME FRAMED AND TRACKABLE

Your goal is time framed, so you have an end date by when to achieve your tasks and goal. The examples point to complete a project (at work or home) within six months [say July 11], or complete a course for your new career within a year [say December 6]. All your actions point to this deadline.

To achieve your goal requires you to do some backward planning. You are working from your deadline backwards to set interim goals. Your progress can be tracked until the final goal is achieved.

If a goal consists of completing a task such as a portfolio for your job application or promotion that is due on a date such as June 5, it will assist you to devise a plan with stages and completion dates.



Goal planning is used by top level athletes, successful businesspeople and achievers in all fields of life. Setting goals gives you long term vision and short-term motivation. Once you achieve your goal, you can take pride, gain confidence and move forward in your life.

Plan your goals!



[More Information on Training](#)



[More Information on Coaching](#)



[Are you ready for Retirement Questionnaire?](#)



[Talk to Leah](#)

Leah Shmerling CMF

Director and Principal Consultant of Career Coaching & Training. Career Development Expert. Trainer, Coach, Author & Freelance Writer. Producer of Online Professional Development courses.