



Financial DNA® White Paper

Accelerate Your Goal Setting: Planning to Get Where You Want To Go

"It is a paradoxical but profoundly true and important principle of life that the most likely way to reach a goal is to be aiming not at that goal itself but at some more ambitious goal beyond it."

-- Arnold Toynbee

January is traditionally a time to decide on a New Year resolution and then for most people, within a few weeks, to break it! Some manage to stay the course and succeed but most would agree that successful New Year resolutions are few and far between. Why do most people fail in achieving their resolutions? The reason is very often because they do not have a process for converting the resolutions to goals and then writing them down with an accountability framework.

So how do we go about helping people to set goals that are achievable? The above quotation suggests that it is better to set a goal beyond what we think is attainable and by striving for that higher goal, we will at least get you to the more moderate one. This is good advice; however if you are to adopt this approach then the goal setting process becomes critical, because if the goal is unrealistic or impractical then the energy to pursue it will not be there.

So our approach when helping with goal setting is to firstly understand the person's natural behavioral motivations toward life, finances and relationships. We do this objectively using the Financial DNA® Path 4 and 6 Profiles. Then we also help the person discover their life and financial preferences, including passions and values using further specific profiles. In essence, we get to the core of who they are, or what we call their Financial DNA®, and then align their goals and life purpose. What we find is that this process is highly liberating because now the person truly knows the strategic boundaries for setting goals to which they can be committed.

The next discovery step is the Financial DNA® Future Needs and Wants Appraisal (one of the stage 3 CompleteINSIGHT Appraisals), which helps to prioritize the most important goals.

"Needs" can be identified as falling into the following categories:

- Physiological
- Safety and security
- Loving and belonging
- Self-esteem
- Self-actualizing

"Wants" can be anything from career progression to vacation destinations.

Once the specific, ultimate goals have been identified the planning can then begin. This involves writing the goals down and planning the incremental steps, including timelines that will be required to achieve each goal. Work backwards from the end goal and write down each small step that will be required. This will enable the pursuit of the goal to become much more manageable and also provide



an easy way to monitor your progress.

For more insight into this topic, please refer to Chapter Fourteen of Hugh Massie's book "[Financial DNA[®] - Discovering Your Unique Financial Personality for a Quality Life](#)".

If you are interested in finding out more about the Financial DNA[®] Discovery Process, please contact us at inquiries@financialdna.com.