



Goals, how would you define this word when it pertains to you?
How do you set goals? Goals can be short or long-term.

Examples of short term goals are as follows:

Prepare your weekly attire on Sunday, something as simple as this can free up time for something else more pressing, also you don't have to worry about what to wear the night before.

Learn to work more efficiently, whether it is preparing dinner before 8:00 pm if feasible or getting in bed before 10:00 pm. Sleep is your best friend.

Learning to say no can add years to your life, I'm not a Doctor, but think about it, say no to that last one for the road or nightcap, saying no to a friend who is constantly calling for favors, why run yourself ragged just to please a friend, please yourself!

Make sure not to get caught up in everyone else's issue at work, it can become pretty exhausting. I find working on your own issues is more than enough.

These may seem simple enough, but how many of us ignore You're trying to lose a few more pounds, eating a slice of chocolate cake after dinner three nights in a row, is not helping the matter, maybe one night is sufficient. the simple things in life.

Examples of long term goals;

Make sure you start thinking about homeownership in your late

20's early 30's, you will be surprised how many people don't think about this concept until later in life, I know I did not, 20/20 hindsight is something else, now that's all I talk about to my kids and other young adults I encounter.

Homeownership is an investment into their future, why pay rent all your life. Start eliminating bills, begin with the ones that have the smallest balances, be sure not to create any unnecessary debt. If your credit score needs repair, obtain your credit report and begin to make necessary adjustments to bring your score up.

If you are lacking in education, go back to school, if that is not possible, take online courses to obtain a degree or certificate.

Change your mindset!

Invest in stocks, mutual funds, or traded, let your money work for you!

Stop procrastinating, many opportunities will pass you by with procrastination at the wheel.

You are not a bank! Stop lending to people who can't pay you back

Keep moving forward until you no longer see the person you use to see or the bad behaviors that once plague you.