5 Keys to Effective Goal Setting - Successful Mindset

Setting and achieving goals is where success happens! We often get stuck at the beginning of the process with assessing our situation and setting goals without following through to completion. Setting and achieving goals is the mainstay of purposeful living. The successful mindset uses goal-directed thinking in every aspect.

Effective goal setting happens when we choose goals that we believe we can truly achieve. We keep those goals ever in front of us, never losing sight of where we want to go in life. The groundwork for effective goal setting starts with these crucial components.

**Keys to Effective Goal Setting**

1. **Have a Vision** - Start with a fully detailed vision for yourself. Without a vivid image of your future, you will not be able to set all of your daily, weekly and monthly goals that will propel you into reality.

2. **Know your Passions** - Often the problem with goals isn’t in setting them but being motivated to actually achieve the goals you’ve set. Your passions need to be aligned with your list of goals and fuel the fire that makes you act.

3. **Be Brutally Honest** - Setting goals means being honest with yourself and with others. Living a life fully and achieving your goals requires complete honesty. Look deep inside yourself. Know your strengths and weaknesses. The vision, passion and gifts that exist within you will carry you toward your goals. As Shakespeare wrote, “To thine own self be true.”

4. **Set Goals that are Yours to Achieve** - Your goals must be literally “your goals.” It doesn’t seem possible for you to be passionate about someone else’s goals. For you to achieve the goals you have set, you must believe deep within yourself that the goals you are working toward will take your life where you want it to go. Don’t take on goals for yourself that were designed by someone else. Look at your life and your vision then set goals that you will walk through fire to achieve.

5. **Live a Life of Action** - Remember to spend less time on setting your goals than acting on them. Stay in motion. If you have a tendency to get stuck in the “planning” stage of goal setting, then start with setting smaller achievable goals each day that you make a priority to reach before the end of the day.

Your passion, your gifts and your daily action are the keys to effective goal setting. Setting goals that you believe in and fueling your dreams with your life passions are all part of the successful mindset. Develop your own successful mindset that you can achieve yourself with planning and action!

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Winter weather doesn’t have to derail your exercise routine, says a Saint Louis University exercise expert. As you adjust to darker days, colder temperatures, and slippery surfaces, it’s important to be mindful of safety issues that come with the territory of winter workouts.

“A change in weather should bring a change to your mindset. As temperatures get colder, it’s important for athletes to adjust their routines,” said Dr. Tony Breitbach, director of athletic training education.

Dr. Breitbach offers the following tips to avoid injury during winter months:

- **Watch what you wear.** In mustering the willpower you’ll need to continue your workout in sub-zero weather, you’ll make it easier if you dress for temperature extremes. Dress in layers for outside exercise. The layer closest to your skin should be made of breathable wicking material, avoiding cotton which retains sweat. Next, add a thermal layer of fleece or cotton to keep in heat, and use a third, outer layer as a cover. As you start to heat up, you’ll be able to peel off layers to manage your comfort level.

- **Watch for pain.** Your furthest extremities are the first to be affected by the cold, so watch for pain or tingling in your ears, fingers, or toes as a signal that it’s time to go inside to warm up.

- **Watch your hydration.** Staying well-hydrated is another concern during cold winter months because of dry air and indoor heat. Drink plenty of fluids, but be sure to avoid caffeine and alcohol-based beverages, which also lead to dehydration.

- **Watch for hazards.** Use caution when running after dark by wearing light-colored, reflective clothing so that drivers can see you.

- **Watch out for overuse.** Because there are fewer exercise opportunities in winter, be careful to avoid overdoing it with one activity. Activities such as running in the park, golfing, and swimming may not be options in the winter; instead, you may find yourself working out on hard, unforgiving surfaces like gym floors or concrete, which can make worse any over-use issues. Think outside the gym. Be creative. Try ice-skating, cross-country skiing, or a yoga class as your exercise.
How to Practice Safe Stress

Post-holiday stress during the gloomy days of winter can trigger stress or depression. Dr. E. Christine Moll, a mental health counselor, notes that relationships, finances, and physical demands can trigger stress.

“When stress is at its peak, it’s hard to stop and regroup,” said Dr. Moll. “Take steps to help prevent normal seasonal depression from progressing into chronic depression.”

She suggests the following strategies:

- Acknowledge your feelings.
- Seek support from family and friends or community, religious, or social services. Consider volunteering at a community or religious function. Getting involved and helping others can lift your spirits and broaden your social circle.
- Be realistic. Things don’t always stay the same. Find new ways to connect.
- Set differences aside. Try to accept family members and friends as they are, even if they don’t live up to all your expectations. Set aside grievances until a more appropriate time for discussion.
- Stick to a budget. And if holiday bills are mounting, work with a financial counselor to scale that mountain and plan to avoid a similar situation next year.
- Learn to say no.
- Keep up your healthy habits. Make time for exercise.
- Take a breather. Make some time for yourself even if it’s just 15 minutes alone. Take a walk, star gaze, listen to music, read a fascinating book. Slow your breathing and restore calm.
- Rethink resolutions. Don’t resolve to change your whole life to make up for past excess. Instead, try to return to basic, healthy lifestyle routines. Set smaller, more specific goals with a reasonable time frame.
- Seek professional help if you need it. Talk with your doctor or your company’s EAP for a referral to a mental health counselor.

Music Makes the Load Lighter

Listening to music makes physical exertion (from raking leaves to lifting weights in the gym) less exhausting, probably because of improved muscle coordination. Contrary to what was previously suspected, music does not simply distract us when physically working hard by making the work seem a lot easier, but actually the music reduces the effort.

Brush Your Teeth To Prevent Heart Disease

Taking care of your gums by brushing, flossing, and regular dental visits could help hold heart disease at bay, say public health researchers at Columbia University. As gum health improves, you can avoid narrowing of the arteries through the build-up of plaque—a major risk factor for heart disease, stroke, and death.

An EAP Reminder


Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.
Effective Goal Setting

Call it what you want, making a resolution, setting goals, getting a fresh start; ‘tis the season to embrace a “new and improved you.” There is something about the New Year; writing down a new date, tearing down an old calendar and replacing it with a crisp, blank one, and reflecting on all of the “what ifs” that the next 365 days may hold. For many of us, this vigor and enthusiasm towards new possibilities often fizzles out before the snow thaws. Let’s look at some things you can do to increase the odds that you set a goal that not only you can achieve, but that you can sustain throughout the year.

1. **Find your motivation:** So often I’ve come across people who set a goal for themselves and when asked why, they come up blank. Whether it be weight loss, smoking cessation, or committing to an exercise plan, time and time again people draw a blank when asked “why do you want to do this? What do you want to gain?” Before you even implement your plan, write down your motivation to include all of the benefits that you may gain by embarking on this goal. Set reminders of your goal and its benefits at home and work to keep the perks in mind.

2. **Set small goals:** Yes, there should be a finish line that you will eventually cross. But, just as a novice runner wouldn’t set a first time goal of completing a marathon, nor should you. Whatever your goal or resolution, break it down into monthly, weekly, and even daily goals. For example, don’t set a goal of “losing 10 pounds” and leaving it at that. Develop a step-by-step guide. Even if your goals begin with “add one 10 minute walk per week” or “substitute one soda per day/week with water,” the smaller the better. Setting your goals too high will often lead to failure, disappointment, and a decreased desire to follow through.

3. **Find support:** Goals are always easier to set and achieve when you have someone cheering with you. Share your goals with your family and communicate what they can do to help and support you. Explore friends’/coworkers’ resolutions. If they are similar to yours, see what you can do to support and encourage each other. Professional support is always available, too. Your EAP not only has counselors available 24/7 to help pump up your resolve, but we can also set you up with a community provider who can help you follow through from start to finish.

4. **Embrace defeat:** Setbacks are almost always certain, and that’s okay. Don’t allow a setback to give you an excuse to ditch your goal altogether, or to be a reason to beat yourself up. See setbacks as experiences from which you may learn, so that next time you are more empowered and able to succeed.

5. **Reward yourself:** Even small steps are worthy of reward, and just as important as the big ones! Don’t adopt the attitude of “I should have been doing this all along,” and instead, praise yourself for making changes. They aren’t easy. Remember, practice makes progress, not perfect.

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Resolve to Pay Down Debt

Americans routinely cite paying down debt as a top priority in their financial planning. It’s a great advantage for today’s young adults to start paying off as much debt as they can and begin their working life with as little as possible. With American households carrying an average of more than $10,000 in credit card debt, resolving to pay down debt is certainly a worthwhile goal.

The first step in digging out of debt is to take a good look at your total debt levels, spending habits, and plan for payoff. The experts at Money Management International (MMI) offer the following tips to help you get started on the path to debt freedom:

- **Stop using credit.** The first thing you should do is quit charging on your credit cards and start living on a cash basis. If you choose to use credit, have a solid plan in place to pay the balance in full.

- **Assess your debt.** Gather all of your statements and find out whom you owe, how much you owe, and the interest rate you are paying.

- **Create a payment plan.** Either concentrate on paying off the debt with the smallest balance first (never forgetting to make required payments to all debts), then tackle the next smallest balance or concentrate on repaying the debt with the highest interest rate. Regardless of the method you choose, be patient and persistent.

- **Adjust your spending.** Make a conscious effort to know the difference between needs and wants. Review non-essentials and try to cut back wherever possible.

- **Research your available resources.** Examine ways to increase income and decrease expenses. Consider selling non-essential assets or find additional work. Reserve all extra income for debt repayment.

- **Contact your creditors.** Some creditors may have special options for paying down debt. They may agree to reduce your interest rate for a period of time or offer a special payment plan to help you payoff sooner.

- **Get help.** Trained experts, like those at MMI, can help by reviewing your budget and spending plan, and offer a Debt Management Plan (DMP) that is designed to help you become debt free.

Finally, once you have reached your goal, establish an emergency savings account to protect you from future setbacks. Practice your new habits each day to ensure that you are improving your financial standing today and into the future.


About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).