Why it is so important to have goals and "budget" your money?

## Hello JANUARY 2020

Quote of the Month: "A budget is people telling their money where to go instead of wondering where it went." John Maxwell There is no better time to set new goals than in January to start off the New Year. However, we are all guilty of setting goals that sound great but after 1-2 months we allow our busy schedules to take over our time and our goals become secondary.

So how do we change and make our goals last all year long?

These five strategies will help:

1. Make goals specific A vague goal will never result in real progress; therefore, the goals you make should be as specific as possible. For example, you may set a goal of upgrading your landscaping this year. Unless you become specific and itemize what you would like to upgrade, what types of plants or trees you want, what your budget can afford and set a specific time table to finish the work, you may find yourself in October still thinking about upgrading your yard! This may sound too simple-but it works.

2. Make goals time-sensitive For example, instead of saying we will have the landscaping done by September, set a monthly time table for each project within your goal. This will definitely help you meet your September finish date.

#### 3. Make goals measurable

You must know when you reach your goals. Set a specific date that you are going to have something done. Break your goal into various segments with deadlines to get them done, this way you notice yourself accomplishing your goal.

4. Make goals meaningful You'll never be motivated to meet your goals if you don't identify a purpose and meaning in their achievement. Know why you are setting your goals in order to stay enthusiastic about getting your goals finished.

#### Did you set your goals to...

- ★ Have more money to buy a larger home for your family?
  ★ Save more for your
- children's college education? ★ Start a new business?

You must have a reason for achieving your goals. Once you identify your reason it becomes easier and more important to accomplish your goals. 5. Make goals buildable Set small goals that build up to larger goals in order to create a pathway to success.

#### For example...

- ★ What will you have done in one month?
- ★ What can you do to expand your goals in six months?
- ★ At the end of 12 months how much more can you grow your goals?

Short term goals build on themselves over time, helping you to achieve your long term goals.

# **GRANT UPDATE**

In conversation with Jeannie, she openly declared that the time table to get grants has been longer than normal because of the strong economy. Whereas most grantors might have 100-500 grantees asking for their grant money, this year they may have as many as 500-2000 people. As a result, it is taking them longer to review all of the applicants and make a decision on who will be awarded a grant.

Jeannie is revising many of the grants at her own expense to make them even stronger to push the grantors to select her grantees over others. She is very much aware of this issue and is doing everything she can to speed up the grant timing.

### Featured Listing For Lease: 1639

This beautiful condo is available to you for lease for only \$2,200 per month. Completely updated 3 bedroom end unit, 2.1 baths, a den with furnished basement, and garage. Rent includes heat, water, assoc. fee, trash, outside maintenance, snow



Brentwood Dr. Troy

clubhouse, fitness center, pool, tennis court, basketball and fishing in the lake in the park. Newly Updated: kitchen, 3 bathrooms, freshly painted and finished basement, all in 2018-2019. It also has a large

master bedroom with 3 closets and its own master bath. It has completely refinished wood floors throughout the entire house. The large living room includes a gas fireplace and beautiful bay windows. It has a separate dining area, newer windows. Storage cabinets, basement finished with epoxy floor, a laundry area, and egress window. Outside you have a



removal,

fenced yard in the deck area for privacy and park-like setting yard. A \$300 cleaning fee will apply, a small 20 lb dog will be accepted with a \$200 fee. Home Improvement & Services Decorating • Landscaping novihomeshow.com

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