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Updated September 2, 2020 Personal finance can push anyone to the point of extreme anxiety and worry. Easier said than done, planning a finance is not an egg intended for everyone's basket. That's why most of us often live on payroll to pay the check. But has anyone told you that it's not really a difficult task to meet your financial goals? In this article, we will explore ways to set financial goals and actually meet them with ease.4 Steps to set financial goals Although setting financial goals can seem a daunting task, if someone has the will and clarity of thought, it's pretty easy. Try using these steps to get started. 1. Be clear about the objectives each goal without a clear goal is nothing but a dream about a pipe, and this could not be truer for financial matters. It is often said that savings are nothing more than deferred spending. Therefore, if you save today, then you should be crystal clear about what it is doing. It can be anything, including your child's education, retirement, marriage, that dream holiday, fancy car, etc. Once the goal is clear, put a monetary value on that goal and time frame. An important point in this goal-setting step is to list all the goals you anticipate in the future and put a value on each. 2. Keep goals realistic It is good to be an optimistic person, but being Pollyanna is not desirable. Similarly, while it might be a good thing to keep your financial goals a little aggressive, go beyond what you can realistically achieve, it will definitely hurt your chances of significant progress. It's important to keep your goals realistic, as it will help you stay on course and stay motivated throughout your journey. 3. Inflation bill Ronald Reagan once said: Inflation is as violent as a robber, as frightening as an armed

robber and as deadly as a hitman. This quote sums up what inflation could do to your financial goals. So, count on inflation whenever you put monetary value on a financial goal that is far in the future. For example, if one of your financial goals is your son's college education, which is 15 years from now, then inflation would increase the cash burden by more than 50% if inflation is only 3%. Always count on how you don't get behind on your goals. 4. Short-term vs. long term Just like every calorie is not the same, the approach to achieving each financial goal will not be the same. It's important to meet your goals in the short and long term. As a general rule, any financial objective due in the next 3 years should be considered as a short-term objective. All longer-term objectives should be classified as long-term goals. This bifurcation of targets in the short-term to long-term will help to select the right investment instrument to achieve them. By now you should be ready with your list of financial goals. It's time to go out and achieve them. How to achieve your financial objectives whenever chasing any financial goal, it's usually a two-step process: Ensuring healthy savings Create smart investments You'll need to save enough and invest enough to make those savings to help you achieve your goals. Ensuring healthy savings Self-realization is the best form of realization, and unless you decide what your current financial position is, you're not going anywhere. This is the focal point of where you begin your journey of achieving your financial goals. 1. Track the costs the first and most prominent thing to do is monitor your spending. Use any of your mobile cost tracking apps to record costs. Once you start doing this diligently, you will be surprised how small costs add up a sizable amount. Also categorize these costs into different bins so you know which bucket eats most of your pay check. This record-keeping will pave the way for reducing unwanted costs and increasing the savings rate. If you're not sure where to start when tracking costs, this article might be able to help you. 2. Pay yourself first in general, the savings come after all costs have been disposed of. This is a classic error when setting financial goals. We're paying last! Ideally, it should be planned upside down. First we should pay ourselves, and then the world, or first we should amount to the planned amount of savings and manage all the costs from the rest. The best way to actually implement this is to put your savings into automatic mode, i.e. money that automatically flows into different financial instruments (mutual funds, pension accounts, etc.) every month. Taking an automatic route will help relieve some control and force us to manage what's left, increasing the rate of savings. 3. To make a plan and vow to stick to this Learning budget creation is the best way to circumvent the uncertainty that financial plans always present. Decide in advance how spending must be organizedNowadays, several money management apps can help you do this automatically. At first, you may not be able to fully stick to your plans, but don't let that become the reason why you completely stop planning your budget. Take advantage of the technological solutions you like. Explore the options and alternatives that let you use the available wallet options and choose the one that suits you best. Over time, you will get used to using these solutions. You will find it easier to follow your plan, which would otherwise be difficult. 4. Make saving a habit rather than a goal In the book Nudge, authors Richard Thaler and Cass Sunstein advocate that, in order to achieve any goal, it should be averted on habits because the habits are more intuitive for people to adapt. Make savings a habit, not a goal. While it may seem counterintuitive to many, there are some nimble ways to do so. Like what: eat outside (if at all) on weekdays, not on weekends. Weekends Weekends More expensive. If you are a travel fan, try to travel in the off season. You'll spend a lot less. If you go shopping, always look out for coupons and see where you can get the best deal. The key thing is imbibe action that results in savings, not on the savings themselves, which is the outcome. Focusing on the outcome will draw a sense of victimhood, which will be harder to sustain over a period of time. 5. Talk About It Adherence to an austerity schedule (to achieve financial goals) is not an easy trip. There will be many distractions from those who are not aligned with your mission. So, to stay on the track, surround yourself with people who are also on the same bandwagon. Daily discussions with them will motivate you to move forward. 6. Keep a diary for some people, writing helps a lot to make sure they achieve what they plan to achieve. If you are one of them, keep a proper journal, where you write down your goals and also write down the extent to which you have been able to fulfill them. This will help you see how far you've come and what goals you've met. When you have a written commitment on paper, you will feel more energetic to follow the plan and stick to it. Moreover, it will be much easier for you to monitor your progress. Saving smart investments alone doesn't take anyone too far. However, savings, when invested wisely, can do wonders. 1. Consult a financial adviser Investing most of us do not come naturally, so it is wise to consult a financial adviser. Talk to him about your financial goals and savings, then get advice on the best investment instruments to achieve your goals. 2. Choose your investment instrument Wisely through your financial adviser will suggest the best investment instruments, it does not hurt to know something about the usual, such as savings account, Roth IRA and others. Just like no one is born a criminal, no investment instrument is bad or good. The application of this instrument makes a difference. As a general rule, for all your short-term financial objectives, choose an investment instrument that has a debt nature, such as fixed deposits, mutual debt funds, etc. The reason for going to debt instruments is that the chances of capital loss are less compared to equity instruments. 3. The merger is the eighth miracle einstein once noted about complexion: Complex interest is the eighth wonder of the world. Who understands it, earns... Who doesn't... Paid. Make friends with this amazing kid. The sooner you make friends with him, the faster you'll get closer to your financial goals. Start saving early, so it's time on your side to help you carry the fruits of the compound. 4. Measure, measure, measure We all do well when it comes to earnings more per month, but we fail miserably when it comes to measuring investments and taking into account how our investments are taking place. If we don't measure At the right time, we shoot in the dark. We won't know if our savings rate is appropriate or not, whether a financial adviser is doing a decent job or getting closer to the target. Measure everything. If you can't measure everything yourself, ask your financial adviser to do it in your sense. But do it! Managing extra money to achieve short-term and long-term financial goals and living debt-free is a work in progress for anyone willing to invest time and effort. Use the tips above to start your path towards setting financial goals. More tips on financial goalsI picture Photo credit: Micheile Henderson via unsplash.com unsplash.com


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