Being Smart with Your Goals

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Being Smart with Health and Wealth Goals

Specific. If goals are vague, you less likely to succeed or possibly even get started. The difference between a vague goal and a specific goal?

- Vague: I am going to lose weight this year.
- Better: I am going to walk on my lunch hour to try to lose weight.
- Specific: I am going to walk downtown with Mary on my lunch hour on Monday, Tuesday, and Thursday each week.

- Vague: I want to pay more on my student loan this year.
- Better: Each month, I will add some extra to my payment.
- Specific: Each month, I will add $50 to my school loan payment.

Measurable. This helps you break down the work to be done, keeps you on track or see how to adjust. It also gives you a sense of accomplishment when you have met the goal. This could be how much, how many, or how often.

- When Mary and I walk on our Monday, Tuesday, and Thursday lunch hours, we will walk the 1.1 mile distance shown on the JDDC map.
- Instead of eating out lunch each work day, I will take leftovers from home each day to save $5. I will add the $100 to my monthly payment.

Attainable. Setting lofty goals is great! But, if they are too high, we may fail to take our own goal seriously. How many people say they are going to lose 20 pounds in a month? Not safely possible. Not serious. Can you meet this goal if you work at it? An attainable goal may cause us to put forth new effort, but it can be done by starting small and increasing. How does that apply to the walking example?

- The first week of Walk Across Jackson Mary and I will walk around the Courthouse (1/5 mile on the JDDC map). The next week we will walk a ½-mile route. The last four weeks we will walk the 1.1-mile route.
- After checking our speed the first two weeks, we will increase our speed so that we are walking 1 mile in 15 minutes.
- I will purchase have 3-5 containers ready to bring leftovers to work. (Keep in mind that working toward a goal means we have to look at the obstacles to their attainability.)
**Relevant.** Is this your goal for yourself that you feel strongly about? If others are making you feel that you should set a goal, think about why this might be the case and why you do not feel that way.

**Timeframe.** When do you need or want to meet your goal? Here’s how having a deadline can make even losing weight a math problem—as long as it is otherwise attainable:

So, what’s your goal?
| General idea? | Name something you want or need to do. |
| Be specific! | Give some details. |
| Measure it! | How many times a week, how far will you go, how much money will you need? |
| Obstacles? | Name a possible problem or barrier to success. |
| Solutions! | Name ways to try to overcome obstacles. |
| Timeframe? | By when do you want or need to accomplish the goal? |
Ways That May Help You Overcome Obstacles

Get a plan with clear action steps
- Action steps may include gathering information to make the goal specific and determine what is attainable
- Consider it your goal "to do" list
- Starting small and working toward the goal is often the best plan

Good information helps you weigh options
- Too much info boggles you down
- Wrong sources can be misleading
- If it sounds too good to be true, it usually is

Sidetrack shortages of time, money or other resources
- Easy solution may be most expensive—weigh the options
- Consider options and experiment to see what will actually work

Work on your attitude if you really want to succeed
- Have you decided you really want to make a change?
- Can keep you in procrastination mode

Get support or guidance
- Get family and friends to be on your team.

So, what are your obstacles?
Keys to Helping Yourself

1. Determine how you will be accountable—to yourself, to someone else, or what help you will need
   - Use a pedometer to count your steps.
   - Determine if there’s an online app that you will use.
   - Use direct deposit for saving
   - Use water beads to count the number of glasses you have consumed in a day or the number of laps you have walked.

2. Focus on positive enforcers for encouragement
   - Get a buddy—at work, at church—and keep each other going.
   - Reward yourself for small successes! Remember that rewards do not equal food!
   - Take advantage of UT Extension – Madison County’s programs

3. Form new habits—small changes add up!
   - Use the water beads for counting how much water you are drinking or how many laps you are walking
   - Take up a challenge—like the Madison County Half Plate Challenge to get yourself started on eating more fruits and vegetables.
   - Think you cannot cook, that it takes too long, that it costs too much? Attend a UT Extension – Madison County cooking school to learn or brush up on basic skills, taste and take home new recipes
   - Want to get serious about new financial goals or maybe just need a boost financially?
   - Visit Amy Elizer’s blog http://getonlinegetontrack.org

What kind of help do you need?