



## GOAL SETTING WORKSHEET

Writing down goals can be a mental roadblock to many. But do not be afraid to take this step! Without written goals, you will never know when you have reached your finish line. Attaining a goal brings a great feeling of success.

The Bible says in Psalm 37:4 (NKJV), "Delight yourself also in the Lord and He shall give you the desires of your heart." Pray about what goals you should have, and God will reveal His desires for you.

As you set your goals, remember that the process is dynamic. Write your goals in sand, not in concrete. Know that even if you have set a faith goal, God can intervene and change your path. Goal setting is a faith process; as Christians, we are called to walk by faith. Remember that, "without faith it is impossible to please God" (Hebrews 11:6, NIV).

As you set your goals, record them along these lines: I believe God would have me to:

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How do you know God's will for you? Spend time in prayer and reading Scripture, talking to God about your future. Then write down what you sense He is leading you to do, make the goal measurable, and take action. Setting goals for a believer is a process whereby you ask God for direction, and then you take action to move in that direction, trusting Him to re-direct you as He works in your life.

Record your financial goals below. Some examples of financial goals are to: cut spending, eliminate debt, start a business, retire, put children through college, give to charity, or provide extracurricular activities for your children.

Take the first step of recording your goals and dreams by making a list:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_



The second step is to consolidate and refine your financial goals and dreams. Look at your list and check it. Do you have any goals that can be combined? For example, did you list pay off credit cards and reduce debt? Those two could be one goal. The purpose of this step is to refine your list so that your goals are clearly stated and distinct.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

The third step is to prioritize your goals. Put them in order of importance. If you have many financial goals, choose the top five in order of priority.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

The fourth step is to quantify your top five goals. Put the goals in numeric terms. How much money and/or time will be required to reach your objective? Without quantifying a goal, it is hard to be effective in pursuing that goal.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

The fifth and final step is to keep your goals visible. Write them down, and put them in a place where you will see them regularly. Perhaps you could keep them in the notebook you use for your quiet time, or you could post them on your dashboard, in your bathroom mirror, or inside your checkbook cover. Periodically review your goals, and revise them or eliminate them as your circumstances change or you accomplish your goals.

After you have set your financial goals, see if you are able to answer three questions comfortably:

1. Has God led you to the goal either directly or by virtue of His calling on your life or a role that He has given you?
2. Will the accomplishment of the goal bring glory to Him?
3. Are you and your spouse in agreement about the goal?