

HOW TO ACHIEVE YOUR 2023 FINANCIAL GOALS

I wish you a prosperous New Year! New Year, new month, new beginnings!

It is the best time of the year to have that meeting with yourself. To talk to you about the things you want to accomplish, think where you want to go, which direction to choose. And this goes for every aspect of your life: your relationship, your personal growth and career and your financial goals.

Below are 10 steps that successful people follow in order to be able to achieve their financial goals, and I urge you to consider them and adopt as many as you can in order to get the best outcome out of your goals.

- 1) **Acknowledge your goals** – you need to consider what you want for yourself. Be realistic with your financial goals. They should not be either easy (because you can do better) or hard (to get you exhausted and disappointed at an early stage). When done, please do write them down on a piece of paper or in your 2023 calendar (the latter I prefer). In this way, you will notice the difference in getting the results you wish for you.
- 2) **Commit to your goals** – For this to work, apart from writing your financial goals down, you need to find a way to be reminded of them on a regular basis. For example, you may use your favorite fridge magnet to stick them on your fridge (next to your dreaded diet), or in your 2023 booklet calendar your insurance agent was so kind to give to you! If you are a paperless kind of person, you may set them up as a screensaver on your computer or your smartphone. Find the way that suits you best to get these reminders regularly and help you to keep yourself committed. Remind yourself that this is what you want of your life for 2023. This way you push yourself to work towards these goals since there are times that you get stuck and feel frustrated.
- 3) **Be accountable for your goals** – If you find it difficult to commit to your goals then you may consider someone to share them with, someone who will support you and keep you accountable for the progress you make towards achieving your financial goals. For example, a family member, a trusted friend, a mentor, anyone you believe can help you on this.
- 4) **Be specific by including numbers in your goals** – Do not have general goals such as I want more income. How much more? How can I get it? Give direction to your money. For example, I want €300 more income per month towards my pension fund.
- 5) **Think big but focus small** – Use your eyes to see but use your brain to have vision. The vision of yourself having what you want, earning what you need to live the life you have dreamt of yourself. Sometimes having big goals can intimidate you. This is why I urge you to put your effort on small processes that will eventually lead you to your big wins. For example, break your

annual goal of saving €3.000 to your emergency fund to monthly or even weekly tasks. This way it appears to be easier, feasible, and not discouraging. For the above example, this works out at approximately €60 per week.

6) **Be smart** – Use tools that will automate such processes so that your actions resonate your goals. For example, you can set up a monthly payment order from your payroll account to your savings account to be executed as soon as your salary is credited to the first.

7) **Be disciplined** – do not allow yourself to be tempted to act otherwise. Discipline is necessary to get you where you want to go for 2023 and allow you later to set higher targets for the years to come.

8) **Show appreciation** – Along your way in finding your Ithaca you need to show appreciation to yourself. Thank yourself for the effort and commitment you are showing and do remember that your actions each day, each month and each year move you closer to your financial goal.

9) **Have a growth mindset** – Acting daily towards your financial goals soon becomes a habit, a new lifestyle. The lifestyle that is required for a winner. The lifestyle that leads to success. The success of achieving your financial goals.

10) **Consider getting professional help** - Always remember that you are not alone in this. I am a professional Financial Coach and together we can set realistic financial targets and help you achieve them step-by-step.

Following the above steps, you will soon find that some of your financial goals become a “habit” due to repetition. This is why you need to adopt processes that push you out of your comfort zone and force you to become better. Proven good habits are those that differentiate you from a financially average person to a financially free person. Start building your financial freedom today! And as I often say, **one is so much better than zero!**

May year 2023 be one of health, happiness, and financial progress for you.

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P.S. Follow the link www.elladapalmyri.com to check out my financial planning programme “ΒΑΛΕ ΣΕ ΤΑΞΗ ΤΑ ΟΙΚΟΝΟΜΙΚΑ ΣΟΥ”, 1:1 programme that can be delivered both in Greek and English.