

PLANNING FOR NEXT MONTH IS ONE THING. PLANNING FOR 20 YEARS DOWN THE ROAD IS ENTIRELY DIFFERENT. HERE'S WHY SHAPING YOUR CHOSEN FUTURE IS MOST DEFINITELY WORTH THE STRETCH, AND HOW YOU CAN GET STARTED, NOW.

The Long View

By WANDA URBANSKA

When invited to daydream about the distant future, you can probably conjure up some powerfully appealing images. Perhaps you can see relaxing at your cabin or vacation home, opening that long-dreamed-about restaurant, traveling year-round to exotic lands, or starting a foundation.

The biggest challenge most of us encounter in contemplating “someday” lies not so much in envisioning attractive outcomes. Rather, it lies in drafting the road maps that will put us on a path to our desired destinations. Particularly when those travel plans project a time of arrival that’s, say, five, 10 or even 20 years down the road.

The person who plans for the future is a rarity in America today, says Florida-based goal-setting guru Gary Ryan Blair. “The 30-day mentality is where the vast majority of us live — where decisions are based on the quick fix.” Indeed, Blair estimates that fully 90 percent of us do not plan for the future. The few of us who do plan, he says, have an enormous edge over the rest of the pack for one simple reason: “Your life will not go according to plan if you do not have a plan.”

Planning can play an important role in helping you create a more fulfilling life, not just in the future, but now. When you set goals and achieve them, you feel a deep sense of satisfaction. “Having a long-term plan makes you the initiator, and it supports you in living your chosen life,” says Maurice Elvekrog, PhD, a licensed psychologist and chartered financial analyst in Bloomfield Hills, Mich. “True satisfaction in life comes from achieving those goals that you’ve set for yourself.”

Setting and achieving even small goals can help you feel empowered to achieve more: When you reach a goal, you are inspired to reach another — and another and another.

Developing a plan starts with a few simple steps: determining your goals, identifying action steps and pinpointing a deadline for achieving results. The process is not unlike planning a trip, according to Elizabeth Barbour, a life coach in Asheville, N.C. You need to decide where you’re going and when, and how long you plan to stay. You need to book a flight, buy a ticket and start packing your bags. When you develop a similar approach for your life, you’ll begin to see results.

DISCOVER YOUR GOALS

Many people have goals in place but no plan to achieve them. Others are so overscheduled in the present that they can’t easily discern what their future goals might look like. Indeed, many clients come to Barbour’s door because they have a sense that their lives are rudderless. She often asks clients who are uncertain of their long-term goals to create a collage of their “ideal life” out of magazine pictures. Working with images helps them think outside the box and zero in on specific goals.

Next, Barbour challenges clients to visualize how they would feel if they were to get what they want. This feeling step, she explains, helps transport people into that place of acting “as if” they are where they want to be. Feeling your goals enables you to “try on” your dreams before committing to them. You may dream of wealth, for instance, but discover that your desire for wealth is

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rooted in having the freedom to travel, be creative or spend time with loved ones.

To get at your goals, start by considering your values. Look at the experiences that have given you the most satisfaction and the people you have most admired. Develop a short list of 10 or so core values that you see as essential to you. As possible goals come to the fore, test them against the list. The more powerfully your goals resonate with your values, the more satisfying they'll be to achieve.

Once you feel comfortable with where you want to be and what's motivating you, the next step is developing a plan of "inspired action" designed to help you achieve those results.

If you are planning 20 years out, project yourself into that future, and looking backward from that place of success, ask: *How did I achieve this? What strengths did I employ to get here? What empowering skills, beliefs and boundaries did I develop? What changes and choices did I make? What support did I seek?*

Then, on paper, start breaking those answers down into logical steps you can begin assigning to a timeline. Include steps you can take now, in a few years and several years hence. For example, an inspired action step for several years down the road might involve getting an advanced degree, or taking a job within a company recognized in your chosen field. A supportive initiating action step for next year might involve a cross-country move to attend your chosen school. A step you can do *right now* might involve inviting two people to lunch for networking or starting to put a modest, monthly deposit into an investment fund to help pay for tuition, training or career transition.

START TODAY

In the sage words of President Calvin Coolidge: "We cannot do everything at once, but we can do something at once." Get the better of procrastination by taking one small step today, even if it's just making a single phone call. You'll find that taking a long-term view and committing to a practical plan of action will lend more focus, more purpose and, yes, even more pleasure to your path. †

Wanda Urbanska is host-producer with Frank Levering of *Simple Living with Wanda Urbanska*, which airs on PBS stations nationwide. For more information visit www.simplelivingtv.net.

Solid Ground

LAYING THE GROUNDWORK for your financial future is a core component of any good long-term life strategy, says financial educator Ruth L. Hayden. That's because until your financial house is in order, other quality-of-life priorities — like taking care of your body, maintaining a values-based perspective and managing your stress — can linger on the back burner of "someday, when I can afford it" almost indefinitely.

Hayden, the author of numerous personal-finance books, asserts that the single best move you can make to secure your financial future is to embrace the habit of spending less than you earn.

"The rule is: You can't spend more than 90 percent of the money you earn," Hayden advises. She counsels most of her clients to deposit 10 percent of every paycheck into a savings or investment vehicle before it ever sees the inside of their checking account. Making this a second-nature habit (like brushing your teeth or locking your car door) is the very best way, says Hayden, to build toward long-term goals like buying a house, starting a business or being able to retire early.

Goal-setting guru Gary Ryan Blair notes that each of us stands to benefit from asking, "What are the consequences of today's decisions in 20 years?" He cites an often-repeated example of the person who starts saving \$50 a week at age 21. "At a 9.5 percent return," Blair says, "he'll have a bit shy of \$3 million at age 65."

Financial planning — like any form of goal setting — can start at any age. The most important step is to shift your mindset from a have-it-now mentality to one of planning for tomorrow. "Even the worst investing decision is better than not doing anything," Hayden points out. "If you pick the worst-performing mutual fund for your 401(k), you're still going to have more money than if you spend it at Nordstrom."

RESOURCES

BOOKS

Start Where You Are: Retirement Planning in a Changing World by Ruth L. Hayden (Kirk House Publishers, 2003)

Goal Setting 101: How to Set and Achieve a Goal! by Gary Ryan Blair (Blair Pub House, 2000)

The Best Year of Your Life: Dream It, Plan It, Live It by Debbie Ford (HarperSanFrancisco, 2005)

WEB

www.coachfederation.org — International Coach Federation

