



**BULLET  
PROOF  
INVESTING**

**GOALS SETTING**

**INSPIRING.**

THE JOURNEY OF A  
THOUSAND MILES  
BEGINS WITH ONE  
SINGLE STEP.

Lao Tzu



Your wealth building  
journey starts here...



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# Welcome

Hello and welcome to the journey!

First of all, congratulations on downloading this workbook. It marks the beginning of your journey to achieving your goals.

When I was 21 years old my mentor, John L Fitzgerald (who is also my uncle) enlightened me to the power of goals. He asked me a very simple question:

“What do you want?”

I was stumped. I had no answer, or even the slightest idea of how to begin to answer that question. It’s actually a very hard question to answer; no matter what stage of life you’re at.

He went on to explain to me that “a person without a goal has no purpose or direction. A lot of people go through life living week to week, month to month, or year to year. Successful and happy people live with a genuine purpose and it starts with their answer to the question, What do you want?”

You’ll be able – if you haven’t already – to read about how I answer that question in my book, *Bulletproof Investing*. I can’t emphasise enough how powerful the answer to that question was for me.

Dale Carnegie, author of *7 Habits of Highly Successful People* (which is probably the best book ever written on finding purpose and success), put it well when he said “if you want to be happy, set a goal that commands your thoughts, liberates your energy and inspires your hopes.” The key to setting goals and identifying what it is that you want to achieve in life is to engage **your heart**.

Further to that, your goals can’t just benefit you, so have others (people you care about or those less fortunate than you) front of mind when you’re setting them.

Engaging the heart involves unlocking and freeing up the right side of your brain. I found that difficult to start with. I had mastered left-side-of-the-brain thinking—knowing my limitations and working within them. Right-side-of-the-brain thinking—that is, setting big, hairy, audacious goals—didn’t come naturally to me. The left side insisted I balance the ledger.

Try and make time once a month to review your progress: What’s going well and what is not working. This is especially important if you are setting goals as a couple.

The first port of call when it comes to setting your goals is going to be unlocking the right side of your brain. For the lucky few, it will come naturally. For most people, it's going to involve doing exercises or activities that promote creative, big picture thinking.

For me, that exercise or activity was running. I tried listening to music, meditating, doodling on a notepad, sitting down with a cup of coffee and a blank piece of paper—a whole bunch of things that might help unshackle my dominant left brain. It wasn't until I went for a long, slow run that I was finally able to unleash that side of my brain and let it run free!

However, I also used a “goals book” that my uncle had put together for people who had read his own book. I've used the foundations of that workbook to create this one. It will give you some helpful tips, including the essential goal setting exercise that is mind mapping, and a formula for identifying what matters to you and putting those important things into a goal blueprint that will chart the direction of your life.

Your goals should cover all things including but not limited to health, career, wealth, family, friendships and experiences. Set goals that are relatively ambitious – the bigger the goal, the greater the purpose – and celebrate your little milestone achievements along the way.

After all, the goal and the outcome are important. But in my opinion, it's more important to enjoy the journey of getting from where you start to where you seek to finish.

Finally, once you achieve your goals – which I have no doubt you will – sit down and re-set. Identify even bigger goals and go after them. The journey – and your enjoyment of it – should never end.

Good luck,

*James*



# Your Goal Workbook

**It's your journey.... Be positive.  
Be responsible. Be proactive.**

Your goal workbook is designed to sharpen your sense of direction. It's to get you into focused action where you're the driver of your destiny. It's to get you to be responsible for your journey and to get you set up for success – whatever that means to you.

If you're serious about your success – wanting to make a breakthrough – you'll be drawing your mind maps, filling out your quarterly goals and reviewing your progress. You'll be writing all over these pages; that's what a workbook is for! Make it your own. It's your journey.

## WHAT IS SUCCESS ABOUT?

The hardest question for most people to answer is: what do I really want from life?

When I talk about setting goals in this workbook – I don't mean that you have to have 'one big thing' that your whole life is going to be directed towards. I mean you need to focus on something in order to give your life some priorities. Those priorities will:

- Give you increasing clarity, by clearing away things that aren't important to you.
- Help you develop discipline to get you moving and see you through the challenges ahead.
- Commit you to action – in a way that mobilises all sorts of resources: people, ideas, learning, and opportunities.

It comes down to this: you have to set out from somewhere before you can get anywhere. Goals are like a compass – they set the direction, not the destination!

## A WORKING DEFINITION OF 'SUCCESS'

If you don't yet know what your life's purpose is, I suggest you start here. Set goals that you think will make you (1) happy and (2) useful – whether they're goals related to wealth, career, relationships, sport or creativity, and whatever they are in the detail. They may only be steps along the way – and you may find yourself, sooner or later, on another path entirely. That's okay, that's the journey.

If your target destination from the outset is based on happiness and usefulness, your journey will take you to some really interesting, fulfilling and challenging places – and that's where more specific signposts will come into view.

The fact is you're more likely to attract the success you want if you set the goal – and then let it go and focus on enjoying the journey. If you do, you won't get frustrated by challenges and changes along the way. You won't start thinking negatively (which only attracts negative people and outcomes). Instead you will develop your potential and make the most of all the resources and opportunities that come your way. And you won't 'arrive' empty and disappointed.

## SUCCESS IS A POSITIVE VALUE

This may seem obvious, but it is crucial when you come to setting your goals. Set positive goals that are beneficial to yourself and your loved ones (and perhaps others), healthy, matched to your goals and beliefs, and based on positive outcomes (what you want, not what you don't want). If you do that, then the payoffs will be positive. If your definition of success is negative, then your goals will be negative and therefore the pay-offs will be negative.

Success takes commitment, discipline and perseverance. You've got to know the goal is worth it – to you.

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## Goals Focus Our Attention

It's a well-known fact of human perception that we see what we're looking for – and hear what we expect or want to hear. We have evolved with a survival mechanism which enables our senses to filter out the things that aren't relevant to our interests, needs, fears and wants – and to focus on the things that are.

The human brain's reticular activating system (RAS) is responsible for 'briefing' our senses on what to look for. Have you ever noticed that when you take an interest in something, and start thinking about it, you begin to see it everywhere – even if you'd never come across it before? Have you ever noticed that some people seem to 'attract' the very things they want – while others seem to 'attract' the very things they fear? That's RAS in action. Whatever your mind focuses on, is what your senses are primed to pick out amongst the barrage of stimuli thrown



at you by the world you live in. It looks like things are coming awareness to you – because your is reaching out to them.

We can use that power when focusing on specific goals – it brings luck, coincidence and opportunity to us. As various scientists and sportspeople have found, it's amazing how much 'luckier' you get when you start to plan and exercise self-discipline. As Thomas Jefferson said, 'I'm a great believer in luck and I find the harder I work, the more I have of it.'

That's the power of focusing on positive goals because we attract what we think about – good and bad. If we focus on what we lack, we don't see anything else. If we focus on problems, things will get worse.

When I talk to people about setting goals, they often have what I call 'head goals' and not 'heart goals'. Head goals are things you think you want to achieve like KPIs (key performance indicators) – for example, I want to make \$1 million, I want to earn a \$100,000 a year, I want to get a degree, I want to build a portfolio of ten houses, etc. They are things you can strive to achieve but what is motivating those head goals? Why do you want to make \$1 million? Why do you want a degree?

Heart goals are how you imagine yourself living your life. Where do you see yourself in five years? What do you see yourself doing? How do you see yourself living your goal? The example I always give is that when I visualise, I visualise myself living in my goal. So if you visualise yourself earning a degree, the vision isn't so much earning the degree, it's actually practising with that degree. It is a means to an end.

Most people know the story of when I was 17 I wanted to be a millionaire by the time I was 25. What I actually visualised was me jumpstart skiing off the back of the pontoon at my house. That's what I had a heart for – me owning that home, with a pontoon on a north-facing acreage block on the main river – which meant that I would be a millionaire. That was my heart goal.

# 10 STEPS TO HELP YOU ESTABLISH AND KEEP YOUR GOALS

Choose just one area of your life and answer the following question: What would you like to accomplish in the next 90 days? Once you have answered that question, here are 10 steps to get there.

## 1 90 days

Choose something that you would like to accomplish or change within the next 90 days. This is a much more manageable length of time than a year and allows us to enjoy reaching our goals more often.

## 2 What to subtract

What is in your life that you would be willing to commit to not being there 90 days from now?

## 3 What to add

What is presently not in your life that you would be willing to commit to having in your life 90 days from now?

## 4 Choose one

Whether it is something to remove from or add to your life, pick just one thing to accomplish in the next 90 days. While it's great to have as many goals as you might want, it's best to choose just one thing.

## 5 Write it down

It does not matter how strong your memory might be, it's still not as strong as the weakest link. There is power in writing things down because it reminds you of where you want to go. So when life gets busy and stressful (as in most of the time), you are much less likely to get distracted long enough to lose your focus.

## 6 Find a model

Find people who have done what you want to do and follow the trail they have left. Success always leaves a trail that if we learn how to follow can save us frustration and time.

## 7 Create a map

If you wanted to travel across unfamiliar territory you would consult a map. Here are the two most powerful steps to creating your own map:

Ask yourself: What are all the necessary actions I need to take to get to where I want to go? Write down the actions you decide on and follow them. Doing this allows you to:

## 8 Be consistent

It's rarely one big effort that helps us achieve our goals. More often, it's small consistent actions taken each day.

## 9 Schedule a future action

Whatever your goal may be, right now, today, schedule a future action that anticipates the completion of your goal. If you want to get rid of a certain amount of weight, schedule a shopping trip to buy the clothing that will fit your new figure on that day.

If your goal is to save or invest a certain amount of money, fill out the deposit slip now and schedule the time on that future date to make the deposit.

## 10 Maintain and celebrate

Once you accomplish a goal, it's all too easy to cross the finish line and stop doing all the things that got you where you wanted to go. We need to keep doing what has worked, and perhaps do even more of it. While you are doing this, celebrate. One of the best things about achieving goals is celebrating how far you have come. It's fun, and it builds momentum for the next 90 days.

(Jeff Herring, December 31 2008, *The Courier Mail*.)

# Mind Mapping

Mind mapping is a free thinking exercise. A lot of people are unfamiliar with it and don't quite know what it is. Put simply: it's just brainstorming with branches!

We have two sides to our brains: the right brain which is the creative side, and the left brain which is the logical side. I describe it as the left brain being in charge of our head and the right brain being in charge of our heart. Most of us spend most of our time in the left brain – the part that organises us, assesses risks and makes 'sensible' decisions. While the left brain is very important and can serve us well, it also holds the seed of self-doubt which can be very limiting when we bring up creative ideas from our right brain. The trick is to tap into

our right brains and visualise ourselves living our goals. Once you're visualising what you want out of life, map it out! The left brain can help with those goals later. Right now it's the right brain's turn.

Some questions that might help you to get you started are: What would you like to accomplish and learn? Where will you live? What about kids and others in your life, your work and your income?

If you are new to mind mapping, you need to practice. After your 'grand plan', visualise something smaller or one aspect of your big plan.

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## ACTIVITY

### HERE'S HOW IT WORKS:

- Find a large blank, unlined piece of paper. A plain piece of A3 photocopier paper is perfect
- Draw a rough circle in the middle of the page
- Put a heading or topic word in the circle
- Brainstorm: let your mind run free, coming up with anything that links to that topic. Don't try to sort out your ideas, censor them or worry about whether they are 'good ideas' or not – just let them flow
- Jot down points as you think of them, linking ideas that come from or relate to other ideas with lines and 'branches' that fan out from the centre
- Do whatever you like to capture the way your mind is working on the topic: for example link up different areas, doodle pictures, use different colours for different 'themes', use arrows to show progression from one point to another, question marks for areas you want to come back to – or whatever you like.

## Tips

The more the mind map is expressive of you and the way you think, the better.

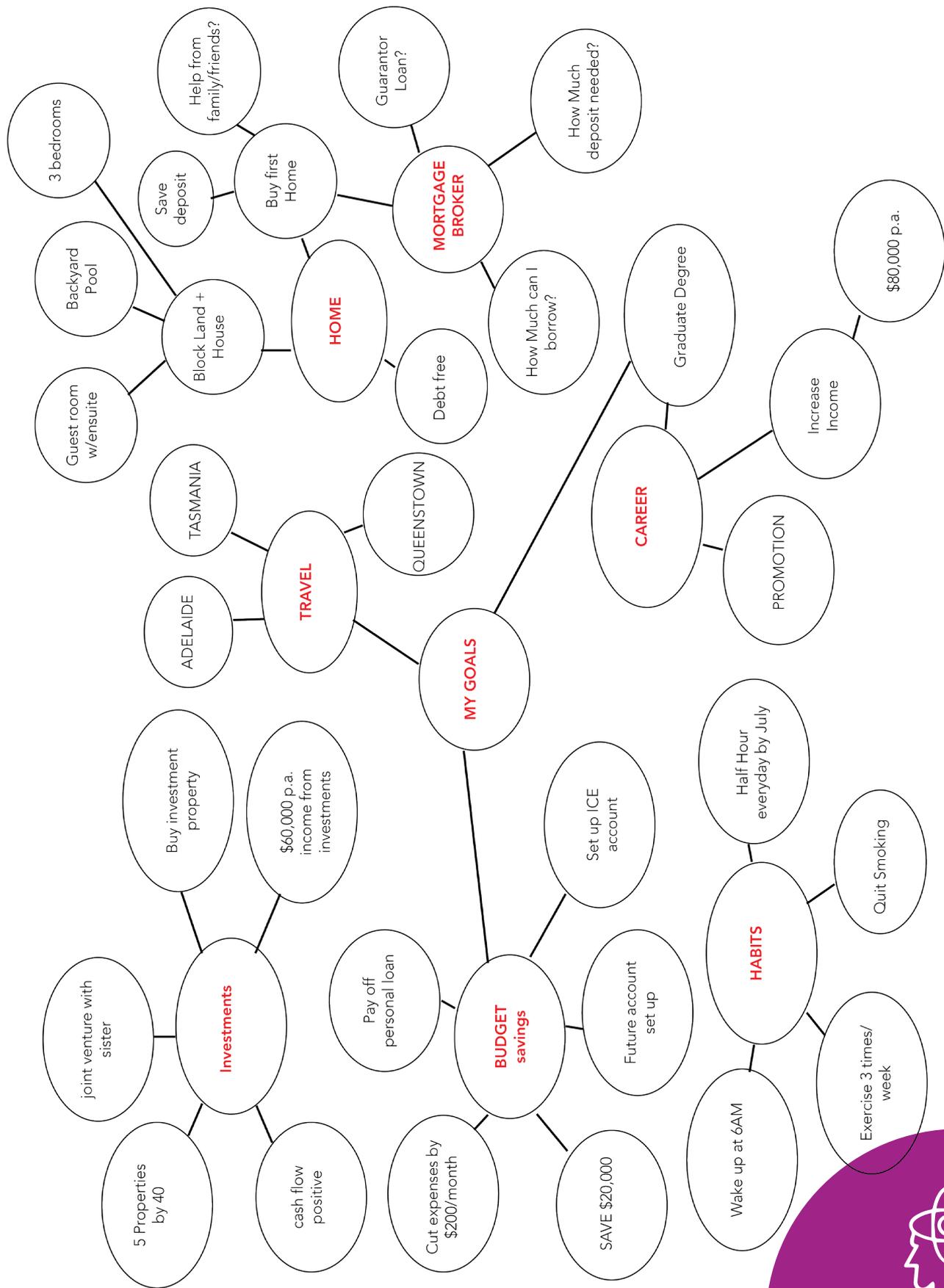
If you get stuck, put the paper down, go away and do something else and come back to it later – maybe in an hour or even days later. Alternatively, try using the 'wrong' hand to draw or write with. Never mind the awkwardness and mess – it frees up the other side of your brain. Push past the initial 'I've dried up...' feeling and keep going; there's more in there. You'll know when you've finally finished.

What does your mind map tell you? Somewhere on there, there's the idea that's waiting to happen. You'll know it when you see it.

The more you use mind mapping, the better it gets. The process frees up your mind. It will get easier and it will go deeper.

These days I use mind mapping for everything from planning seminars to writing books, designing homes, running my business – and even coaching the junior league football team! Whenever I need to 'think about' something, I 'mind map' it at the same time.

# Sample Mind Map



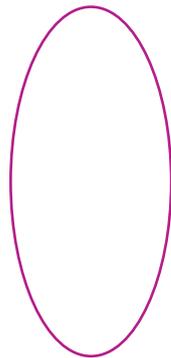
GO TO YOUR MIND MAP

# Getting some clarity

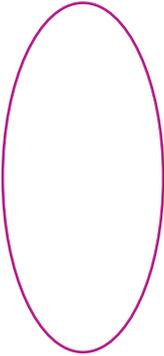
Before we move forward it's important to acknowledge where we've come from.

We're going to use a mindmap to jot down all the things we want and those we don't want.

## What I want



# What I don't want



GO TO YOUR  
MIND MAP

# Smartie Goals

You might like to use a helpful checklist to ensure that any goals you set are likely to be effective. One of the best known is SMART – which I have adapted as SMARTIE!

## SPECIFIC

What exactly do you hope to achieve, and in what context? (Can it be broken down into smaller, more specific goals?)

## MEASURABLE

How will you measure and review your progress? How will you define (and recognise) successful completion of your goal when you get there? (And, as a related matter, how will you celebrate and reward yourself for completion of each goal or progress step? This is key to enjoying the journey and maintaining your motivation.)

## AUDACIOUS AND ATTAINABLE

Will your goal be powerful enough to motivate you? Can it be broken down into smaller goals which will be realistically achievable, using your existing (or obtainable) capabilities and resources, in view of your core commitments and available time? The goal should be challenging – without setting you up to fail; don't cultivate unrealistic expectations of yourself or others, which will only disappoint you. A series of small success goals gets you into a habit of succeeding – and helps you move more confidently towards the bigger picture goal...

## RESPONSIBLE (OR RELATIONAL)

Does the goal take into account other legitimate demands on your time, energy and resources and other commitments you have made? Does it, on the other hand, have clear priority over those other demands, so that you are prepared to make some sacrifices, where required? Does it benefit others as well as yourself?

## TIME-BOUND

By what date do you want to achieve the objective? (Cross-check with 'Attainable'; impatience is often a danger sign that you are overly attached to the outcome, or that you are trying to rush yourself past some inner objection that you need to listen to...) Goals without deadlines are just 'wishes'. Deadlines engage your will, focus your mind and stimulate your adrenalin – all of which are essential in positive motivation.

## IN WRITING

This isn't essential, but it really helps – particularly for specific, longer-term goals. Apart from helping you to crystallise your thinking, and providing a useful reminder, written goals signal your commitment. It will be much more uncomfortable to do nothing, with the evidence of your intentions in front of you in black and white, than if they were 'just an idea'.

## EVALUATED

Double check that you know why you are setting the goal, that it is something you really want (congruent with your core values) and that it will be worthwhile, given the costs required. This is the difference between burning desire – and half-hearted wishing.

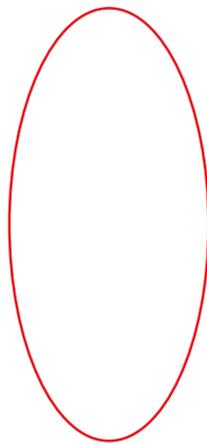
Rather than ask you to evaluate your current goals, we're going to start from scratch with some fresh goal-setting in the next session. So, having finished this session, reward yourself with a break or a small treat – or just a pat on the back. And get used to marking the end of each session in this way. Remember 'measurable' in the SMARTIE framework? Finishing a session represents:

- The completion of a short-term goal
- A milestone that you can use as a yardstick of progress
- An opportunity to reinforce your motivation by rewarding yourself
- A good point of 'closure', at which to take at least a short break before continuing, so that your subconscious mind has a chance to consolidate your learning.



# Me 5 Years From Now

Year: \_\_\_\_\_



GO TO YOUR  
MIND MAP

# My Goal Is...

## Area of life

*Health and fitness*

## Statement of goal

*I am proud of my physical wellbeing. I am living in good health and am a fantastic example to my family and friends. My weight has dropped to 93kg and I feel great.*

## Vision or picture representing my goal



Today's date January 23

Final target date March 31

Is it in harmony with my core values?

Y  N

Is it worth the time, effort and money to reach this goal?

Y  N

# 7 Steps to Achieving My Goal

## 1 Identify your goal

*Lose 5 kilos - I currently weigh 98 kg. I want to weigh 93kg*

---

## 2 How I benefit, how others benefit from my goal

*More energy*

---

*Improved work productivity*

---

*Better self-image*

---

*Good example for my kids*

---

## 3 Challenges that I need to overcome to achieve this goal

*Discipline - not making excuses, letting life get in the way*

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*Make the time*

---

*Need to cut back work hours and commit*

---

## 4 Skills or knowledge required to achieve this goal

*Talk with personal trainer*

---

*What exercise is best for me at this age*

---

## 5 People or resources that I can work with to achieve this goal

*Personal trainer*

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*Fitness magazine*

---

*Get a group of friends together and achieve fitness goals together*

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*Seek advice from nutritionist/dietician*

---

## 6 Specific action plan to achieve this goal

*Jogging every Tuesday, Thursday, Saturday morning for 12 weeks. Improve diet*

---

*Drink more water. Reduce coffee intake to one per day*

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## 7 Completion date

*On Tuesday March 31st I weigh 93kg*

---

### Positive affirmations to support this goal

*I feel better about myself and continue to push myself outside of my*

---

*comfort zone towards a healthier life for myself and my family.*

---

# My Goal Is...

Area of life

---

Statement of goal

---

---

---

Vision or picture representing my goal

Today's date \_\_\_\_\_

Final target date \_\_\_\_\_

Is it in harmony with my core values? Y    N

Is it worth the time, effort and money to reach this goal? Y    N

# 7 Steps to Achieving My Goal

1 Identify your goal

---

2 How I benefit, how others benefit from my goal

---

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---

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3 Challenges that I need to overcome to achieve this goal

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4 Skills or knowledge required to achieve this goal

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5 People or resources that I can work with to achieve this goal

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6 Specific action plan to achieve this goal

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7 Completion date

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Positive affirmations to support this goal

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# My Goal Is...

Area of life

*Finances*

Statement of goal

*I am debt free and have just made the last payment to order to clear any personal debt.*

Vision or picture representing my goal

*Personal Debt*

*Balance \$0*

Today's date 21 May 2021

Final target date 21 May 2023

Is it worth the time, effort and money to reach this goal?

Y

N

# 7 Steps to Achieving My Goal

1 Identify your goal

*Pay off \$10,000 in personal debt*

2 How I benefit, how others benefit from my goal

*Less Stress*

*More positive and confident*

3 Challenges that I need to overcome to achieve this goal

*Discipline - better spending habits*

*Commit to saving more money*

*Not spending money that I saved*

4 Skills or knowledge required to achieve this goal

*Complete Budget Tool*

*Set up automatic transfers and do "debit card detox"*

5 People or resources that I can work with to achieve this goal

*Friend and family to hold me accountable*

*Download Budget Tool and use monthly*

*Seek help and advice from friends.*

6 Specific action plan to achieve this goal

*Reduce expenses by \$200/month. Pay off \$417/month*

7 Completion date *Sunday 21st May 2023*

Positive affirmations to support this goal

*I am debt free and have built a positive habit of being able to save money. I am in control of my finances.*

# My Goal Is...

Area of life

---

Statement of goal

---

---

---

Vision or picture representing my goal

Today's date \_\_\_\_\_

Final target date \_\_\_\_\_

Is it in harmony with my core values? Y    N

Is it worth the time, effort and money to reach this goal? Y    N

# 7 Steps to Achieving My Goal

1 Identify your goal

---

2 How I benefit, how others benefit from my goal

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3 Challenges that I need to overcome to achieve this goal

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6 Specific action plan to achieve this goal

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7 Completion date

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Positive affirmations to support this goal

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# My Goal Is...

Area of life

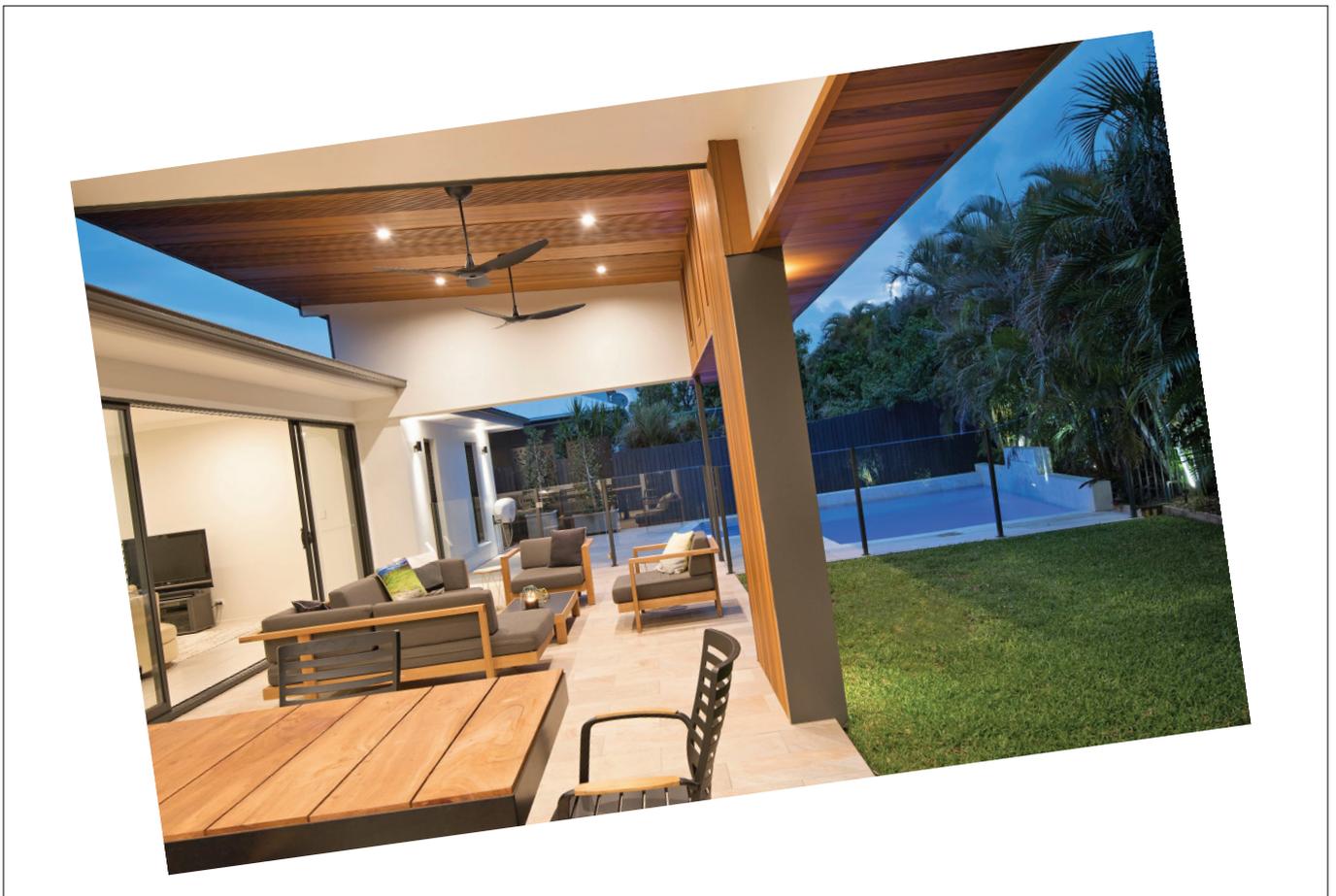
*Home*

Statement of goal

*I am the proud owner of my own home.*

*I live in a friendly community with a 3-bedroom house that has a backyard and beautiful outdoor entertaining area.*

Vision or picture representing my goal



Today's date \_\_\_\_\_ 21 May 2021 \_\_\_\_\_

Final target date \_\_\_\_\_ 21 May 2023 \_\_\_\_\_

Is it worth the time, effort and money to reach this goal?

Y

N

# 7 Steps to Achieving My Goal

1 Identify your goal

*Buy home to live in*

2 How I benefit, how others benefit from my goal

*Feel more secure and confident. Have rooms for friends and family if they need to stay. Can grow into the home with family of my own one day. Can hosts parties and Xmas lunch.*

3 Challenges that I need to overcome to achieve this goal

*Save deposit*

*Get a loan*

*Find a property*

4 Skills or knowledge required to achieve this goal

*Improve budget and savings. Sit down with mortgage broker and understand my Borrowing Capacity.*

5 People or resources that I can work with to achieve this goal

*Mortgage broker / My friend Nick who recently bought his own home / Mum & dad / Cousing walter who has a lot of properties.*

6 Specific action plan to achieve this goal

*Build savings to deposit amount. Determine Borrowing capacity.  
Start identifying properties when ready.*

7 Completion date *Sunday 21st May 2023*

Positive affirmations to support this goal

*I am living in my home and hosting all my friends and family for our housewarming party.*

# My Goal Is...

Area of life

---

Statement of goal

---

---

---

Vision or picture representing my goal

Today's date \_\_\_\_\_

Final target date \_\_\_\_\_

Is it in harmony with my core values? Y    N

Is it worth the time, effort and money to reach this goal? Y    N

# 7 Steps to Achieving My Goal

1 Identify your goal

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7 Completion date

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Positive affirmations to support this goal

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