

Step 3: Goal Clarity

Gentle Direction for Your Financial Journey

Goals aren't about forcing yourself into rigid paths. They're guideposts that help you move in directions that matter to you.

Financial goals work best when they connect to what you truly value. When they feel meaningful, not just "should do." When they create expansion, not constriction.

This is why we start with gentle clarity:

- What matters most to you right now?
- What would bring you a sense of financial peace?
- What tiny shift would make your daily life better?

Your goals don't need to look like anyone else's. They don't need to be impressive or ambitious. They simply need to be true for you.

Types of financial goals to consider:

- Safety goals: Building an emergency fund, reducing financial stress
- Freedom goals: Paying down debt, creating more options
- Joy goals: Saving for experiences that matter to you
- Growth goals: Learning new skills, building wealth slowly
- Legacy goals: Creating resources that last beyond today

A small goal that would make a difference in my daily life is:

In six months, I'd feel proud if I:

Choose just one of these areas to focus on as you move forward.

- Quick Win:

If you're open to it, close your eyes for a moment and ask yourself: "What would feel like financial progress to me right now?" Notice the first answer that comes to mind, without judging it.

Remember:

progress comes from focused attention, not trying to change everything at once.

Checkpoint Box:

- My focus for the next 30 days will be

- I'll know I'm making progress when I notice
