

Dare to Dream: Your Success Depends on It

Dreaming and goal setting are interrelated; first, you dream about what you want, then you determine how to obtain it. Our dreams should help guide us to make the right choices at the right time and in the proper manner. But merely dreaming about something is not enough; we must set goals to achieve it. In psychology, goal setting refers to a successful plan of action that we set for ourselves.

Psychologist Frank L. Smoll, a Ph.D. and working psychologist at the University of Washington, emphasized through his studies the three essential features of goal-setting, which he calls the A-B-Cs of goals. Smoll said that effective goals are:

A-Achievable

B-Believable

C-Committed

Others in the field of psychology have determined that [goal-setting for productivity](#) involves five criteria; it must be specific, measurable, achievable, realistic, and time-sensitive. Whether your dream is buying a larger house, completing a degree, losing weight, or saving a specific amount for retirement, all of these criteria must be included in your planning to achieve success.

If dreaming and 'goal-setting psychology' sounds a lot like financial planning, it is. Financial plans develop with all of these productivity criteria in mind. Financial advice is then executed to help make a dream a reality. Achieving more significant goals, such as saving for retirement to live in retirement as one envisions, takes longer. Throughout a client's life, they may change their retirement dream or adjust their goals to the evolving criteria.

Remember that [dreams are like a destination](#)-if you want to go somewhere, you need to visualize where you want to be, recognize where you are at now, and make a plan to get there. You must also stay motivated and keep dreaming! I can help you do all of this; all you need to do is ask.



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