



## Does planning pay off?

Do you ever feel overwhelmed by all the decisions you need to make? Between personal and work life, there can be a constant stream of options. So what's the key to making clear-headed choices?

### Planning can help

Planning can give you a sense of focus, control and purpose as you make decisions in your life. It can prepare you for the challenges ahead. If you can predict future obstacles and opportunities, you may be more ready to handle them.

### Why bother?

Some people wonder if they should bother to plan. After all, life is always changing. The plan you make today may need to be tweaked — or even scrapped — tomorrow.

Here are just a few reasons why planning still pays off:

- **It helps you identify what you want**

Planning helps clarify your goals. Even GPS can't get you to your destination if you don't tell it where you're going. Likewise, you may be ready to work hard. But how can you know where to start or what path to take if you don't know what you hope to accomplish?

- **It helps you figure out how to achieve what you want**

Part of planning is to break down your destination — or long-term goals — into smaller parts. In order to make the overall "trip," what turns will you need to take along the way? What signs will show you're headed in the right direction? How will you know when you've arrived?

You can answer questions like these by using SMART goals.<sup>1</sup> These are goals that are Specific, Measurable, Attainable, Realistic and have a Time-frame.

### How SMART goals work

Here's an example of how SMART goals can help you plan:

**Perhaps you'd like to get in shape before summer.** You could say: "I want to lose weight so I'll look good in a bathing suit this summer." But that's not very concrete.

**Instead, create a SMART goal by getting specific.** For instance: "I want to lose 10 pounds by July 1 so I can look great in a size 12 bathing suit." That tells you what, when and why.

**Next, you can break down your goal:** You can commit to losing a certain amount each month. You can choose a realistic weight loss program and think of ways to reward yourself along the way. Do you see how setting a SMART goal can help you plan a positive outcome?

### And there's more

Making plans can expand your horizons, help you think more creatively and build resilience.

Naturally, plans are never foolproof. As they say, "You make plans...and then life happens." But planning helps you stay focused on where you're headed and thinking about strategies for success as you go.

<sup>1</sup><http://topachievement.com/smart.html>

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