

My Good Life

TRIBECA FINANCIAL

**FIND YOUR GOALS. BUILD YOUR DREAMS.
BECOME FINANCIALLY FREE.**



**A GOAL PROPERLY SET IS
HALFWAY REACHED.**

OVERVIEW

When we talk about setting goals, we usually only think of what we want to achieve. But how often do we plan out *how* we will get there? It's time to get goal setting right.

Planning a goal is a lot like creating a roadmap – each has a starting point and a destination.

But just like a street that's closed due to roadworks, unexpected events can crop up that make it necessary to change course. The best maps account for these detours and are able set you a new route to reach your goal.

Similarly, well-planned goals will be able to adjust to changing circumstances in your life and get you back on track.

Throughout this e-book, you'll learn to identify what your Good Life looks like, discover how to create goals that you'll actually *want* to achieve, and understand how to make your goals SMART.

SMART goals are goals that are written in a certain way so that they are Specific, Measurable, Achievable, Relevant and Timely. Goals created with these aspects in mind are simple to track — making them much easier to accomplish.

THE MINDSET OF SUCCESS

Before trying to identify our goals, it's essential that we remove as much stress from our lives as possible, so that it doesn't cloud our judgement.

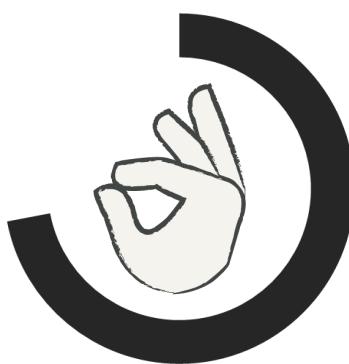
The easiest way to do this, is to be mindful.

Mindfulness is the act of being fully aware of the present moment, while acknowledging and accepting your feelings, thoughts and bodily sensations. Mindfulness is observance without criticism.

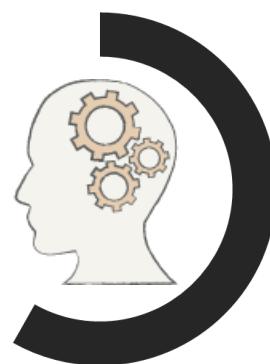
Practising mindfulness can be as easy as pausing to ask yourself "how am I feeling right now?" and acknowledging why you feel this way. You could even just focus on your breathing – in fact, concentrating on anything that is happening to you in the moment is being mindful.

The great thing about mindfulness is that there's no schedule or set time attached to it. You can reflect in your own time, whether it be for one minute or half an hour. And with how busy our lives are, it's liberating to be able to sit back, de-stress and just process what's happening right now.

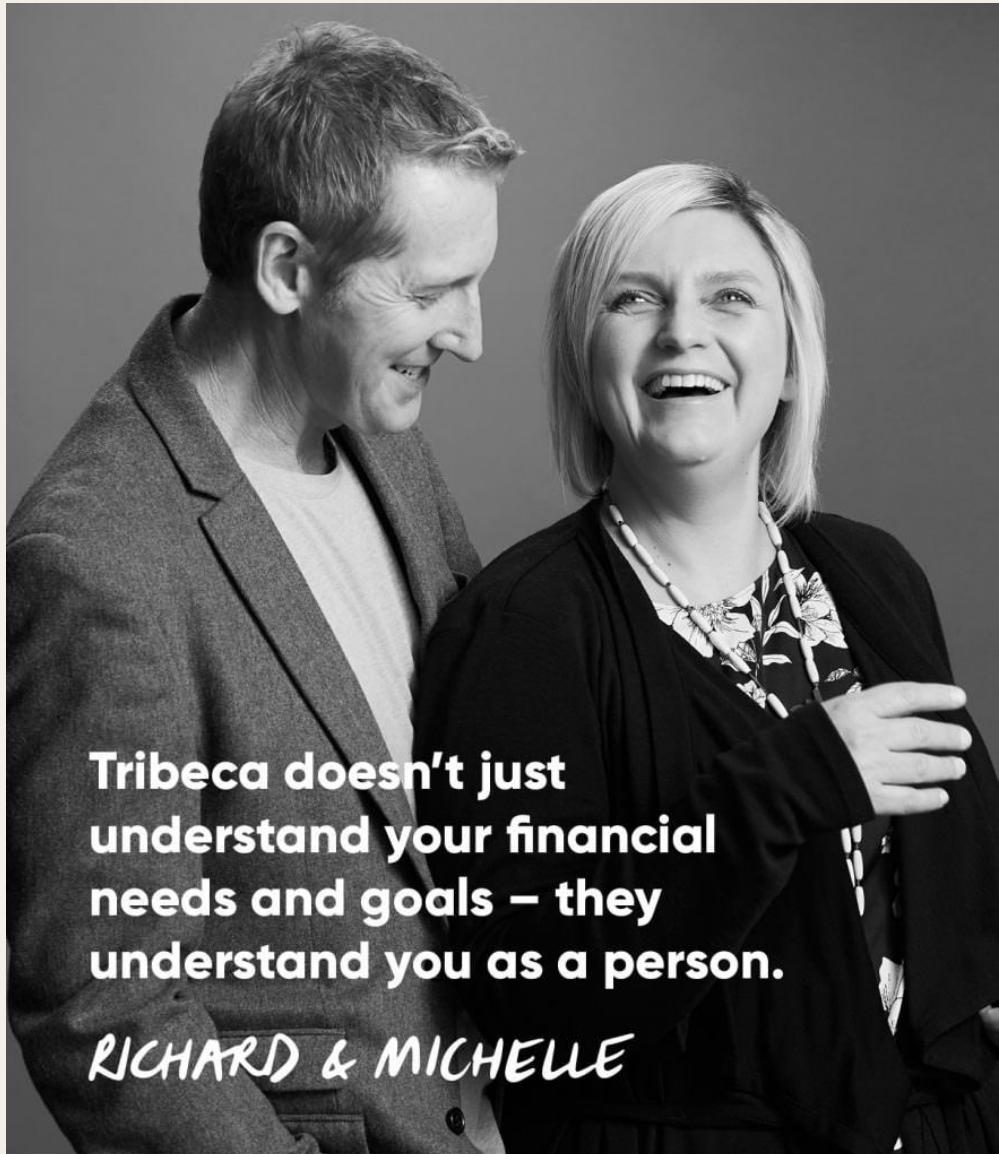
The simple act of being mindful greatly lessens stress. By identifying our experiences and how we feel about them, we are able to respond calmly and rationally, rather than thoughtlessly.



**72% ADMIT THAT STRESS AFFECTS
THEIR PHYSICAL HEALTH***



**64% ADMIT THAT STRESS AFFECTS
THEIR MENTAL HEALTH***



**Tribeca doesn't just
understand your financial
needs and goals – they
understand you as a person.**

RICHARD & MICHELLE

**From the first meeting we knew that Tribeca was the
right fit for us.**

They genuinely care about what our goals are and work hard to achieve them – and give us some tough love when we need it to keep us on track. They are also extremely adaptable and empathetic to our needs, as they have had to change strategies at times to suit our personal circumstances.

Over recent years I have faced health issues which has impacted on my professional capacity, and Tribeca has been an incredible support for myself and my family over this time. The advice and actions they took on my behalf was matched by the level of care and sensitivity they gave to my situation. They made a trying time far less difficult. That's why I see them as a trusted adviser, not just a financial planner.

Everyone at Tribeca shows a genuine willingness to not just understand your financial needs and goals, but more importantly, understand you as a person.



**USING GOAL SETTING MEANS FREEDOM
FROM FINANCIAL STRESS AND THE ABILITY
TO LIVE YOUR GOOD LIFE.**

IDENTIFYING YOUR GOOD LIFE

Want to start kicking goals but unsure of where to start? Don't worry, you're not alone.

73% of Australians struggle to plan out their lives. Of these, 36% admit that they don't know what they want from life.*

Choosing a goal that you truly want to achieve can be difficult. Often, the desire to keep up appearances causes us to create goals that we have no real intention or desire to accomplish. If we create goals without really understanding why we've chosen them in the first place, we're setting ourselves up for failure.

So, how do we identify what we truly want from life? A good place to start is by thinking about your four L's – life, love, learn and legacy.

Once you've got these figured out, make a statement which encompasses all of your responses. These will form the basis or the "heart" of your goals. Any goal that you create should help bring you closer to at least one of your answers for these four L's.



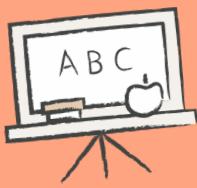
Life

What lifestyle do you dream of having in 10 years' time?
How will you be spending your time then?



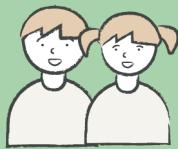
Love

What important relationships do you have now or want to have in the future? How will you nurture them and add value to them?



Learn

What is something you're passionate about that you'd like to improve on if you had the time to do so?



Legacy

What do you want to leave behind? What will you give back to society or those around you? How do you want to be remembered?



I have so much
more confidence in my
financial position since
meeting with Tribeca.

EMMA

I didn't realise how much improvement I could achieve with someone looking out for me and making sure I was covered in other areas, not just super advice.

Before coming to see Tribeca, I had never really thought about needing a financial plan. I have so much more confidence in my financial position since meeting with them.

Whether I'm entering their office or just calling up with a query, I always feel so welcomed by the team. Everyone genuinely wants to get to know what's important to you and would help in any way possible to see you achieve it. They're like family to me.

Nowadays, goals are being ticked off and I'm able to take on new things without worrying if I can afford to do them.

I'm living my good life.

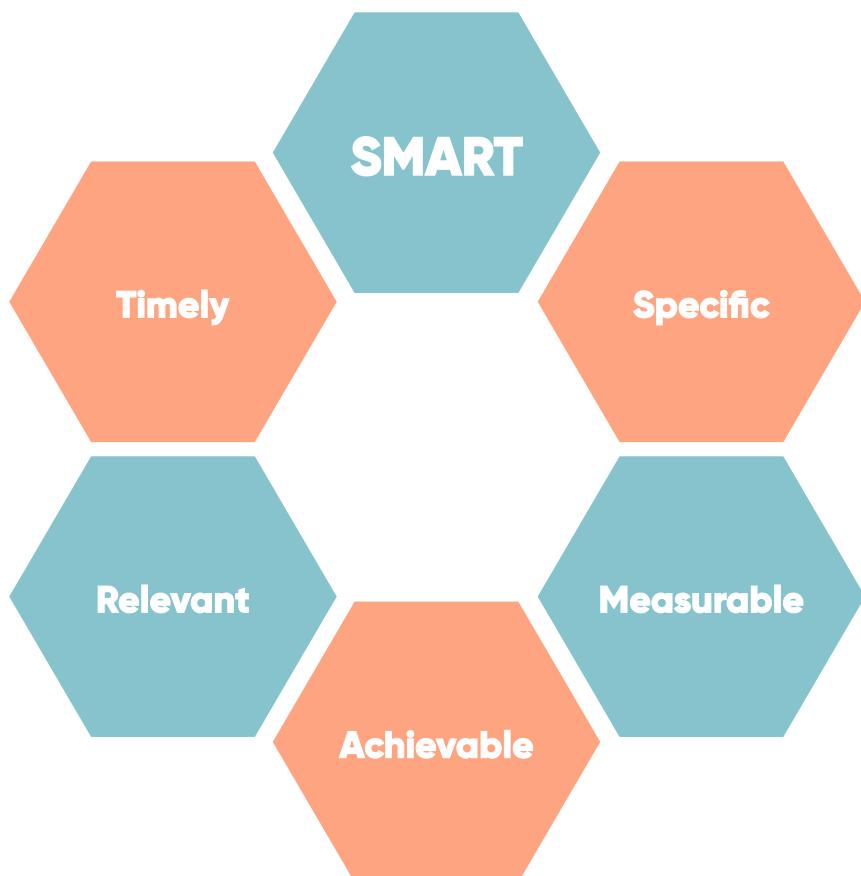
SETTING ACHIEVABLE GOALS

Create goals that work *for you*, rather than against you, by making them SMART.

You've probably heard of this goal setting method before – and for good reason. Goals that are SMART have a much higher chance of being achieved, as they are simpler to understand, monitor and keep you on track.

SMART stands for Specific, Measurable, Achievable, Relevant and Timely. You'll find that your goals are easier to accomplish if you keep these five aspects in mind when developing your goals.

It might seem like a simple solution, but by taking the time to create goals that follow these steps, you'll know how you're progressing and be setting yourself up for success.



SETTING ACHIEVABLE GOALS

Specific

Goals need to be clearly defined, rather than vague. For example, instead of expressing a retirement goal in general terms such as “living by the beach”, it is better to be more specific, such as “owning and living in a unit in a fully serviced 5-star resort complex in the heart of the Gold Coast”.

Measurable

Ideally, goals should have a quantity attached to them so that their progress can be observed. For example, instead of “lose weight”, a measurable goal would be to “lose 5kg”. This way, you will know when you have achieved your goal. You can also set up milestone dates to make sure you’re staying on track.

Achievable

Goals should be challenging, yet achievable. Setting a goal which is too difficult to accomplish can be discouraging and could lead you to giving up on your goal all together. This means that you’ll need to consider any aspects that may hinder you, such as your financial situation, time restrictions, etc. before finalising your goal.

Relevant

As mentioned earlier, there’s no point in creating a goal if you aren’t dedicated enough to finish it. As such, your goal should be important to you and benefit you once completed. Ask yourself, why do you want to achieve this goal? Is it really something that you want to accomplish?

Timely

A well thought-out goal needs to be given an end date for when you would like to complete it by.

HOW TO STAY MOTIVATED

Feel like you need a little extra motivation? We've got you covered.

Check out our tips that will give you the edge to stay motivated on your journey towards your goal.

Make it small.

So, you've figured out your end goal – now what? Taking on a goal can seem overwhelming, so it's always helpful to break it down into bite-sized portions. Map out some small milestone achievements you'll need to hit in order to reach your overall goal.

It'll make your goal much easier to tackle, won't leave you discouraged and is a great way to keep tabs on how you're progressing!

Write it down.

This might appear simple, but there's a lot of evidence to back this up. You're actually 42% more likely to achieve your goals simply by writing them down on a regular basis.

So, put your goal in writing to make it official and remind yourself to complete it.

Start your journey today by filling out our printable goal setting worksheet on the next page of this e-book!

Check in.

Sometimes life will get in the way and create roadblocks, blocking the path to your goal. Get past these with ease by checking in.

Regularly pencil in some time to check in on your progress and make sure you're on the right path to achieving your goal. This can be done quarterly for long-term goals, and more frequently for short-term goals.

Tell a friend.

It's easy to give up if no one knows you what you're doing. Our tip? Tell someone about your goal and make it public!

If you discover you're falling behind, use this time to adjust your plan to stay on track towards your goal.

Research has shown that you increase your chances of success when you share your goal with someone else and keep them informed of your progress.

Often, just the knowledge that you will make someone proud is enough to give you the extra incentive and motivation to keep you on track towards reaching your goals.

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START KICKING GOALS

WHAT IS MY GOAL?

**WHAT KEY MILESTONES DO I NEED TO REACH TO
HELP ME ACHIEVE MY GOAL?**

MILESTONE ONE:

I aim to reach this milestone by: _____ / _____ / _____

MILESTONE TWO: _____

I aim to reach this milestone by: _____ / _____ / _____

MILESTONE THREE: _____

I aim to reach this milestone by: _____ / _____ / _____

I WILL REACH MY GOAL BY:

_____ / _____ / _____

WHY DO I WANT TO ACHIEVE THIS?

NOTES:

Jot down anything you'd like to remember about achieving your goal here. For example: names of people that can help you reach your goal, or smaller tasks that weren't listed as milestones.

- _____
- _____
- _____
- _____
- _____
- _____

THINGS TO REMEMBER:

Keep it simple by planning for a maximum of two short-term goals and one long-term goal at any given time. Once you've finished one of these goals, you can begin planning for a new one.

Check in with your plan to make sure you're on track towards hitting your milestone goals. If you find that you're falling behind, adjust your milestones and goal statement to reflect the extra amount of time you'll need to achieve your goal.

GOAL COMPLETED ON:

_____ / _____ / _____





**THIS ONE STEP – CHOOSING A GOAL
AND STICKING TO IT – CHANGES
EVERYTHING.**

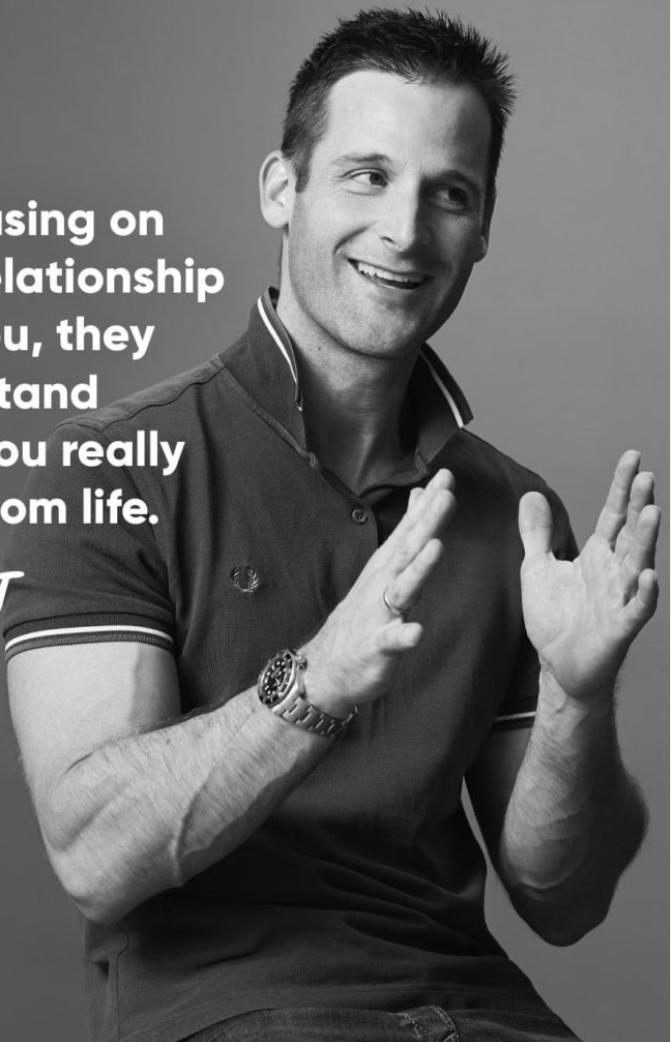
Clare and I really enjoyed working with Andrew on our 10-year financial plan and mapping out a succession plan to ensure we achieve our goals.

We really appreciate the guidance and support in relation to our insurances. It's never easy to discuss what happens if one of us should pass away but it's reassuring to know there is a plan in place.

Our industries have many similarities in that it's a competitive environment and fundamentally the product's very similar. However, the main point of difference with Tribeca is the level of service they provide and the way they treat their clients – focusing on building and maintaining their relationship with you, so that they can understand what you really want from life.

By focusing on their relationship with you, they understand what you really want from life.

STUART



WHERE TO FROM HERE?

An idea isn't enough to reach your goal. You need the right plan to help get you there.

Creating a roadmap that works for your lifestyle can be challenging.

If you want some help visualising how you can achieve your good life, or are curious to find out how your goals can be realised, feel free to give us a call on 1300 388 285 or by emailing us at advice@tribecafinancial.com.au.

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