Achieving Dreams & Goals

By Frank Miles



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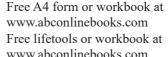
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Keys

Throughout the book look out for these keys, tools or skills to help you become a balanced person, a more productive member of society and understanding yourself and others more completely.







Contents



Introduction

How many times have you been to a motivating seminar, listened to a great speaker, watched something on TV or decided to make a new year's resolution. You started out saying I will do this or I will conquer the world. But after a few days you lost focus, got busy as we do, and before long you realize weeks, months, and even years go by and you remember you haven't achieved what you set out to do?

I have written this book after attending numerous seminars, workshops, and not really getting the tools to achieve the results that I wanted. There was also a lot of trial and error attempting to achieve goals, and coming up with simple formulas that have worked for me and numerous clients and friends that have used these principles over the years. I have included the following attributes of successful people, which are: being Consistent. Committed and Disciplined. When you add all this together you have simple but successful keys and tools of setting realistic and achievable goals.

I encourage you to write in this book and write down your thoughts as you are reading.

Each chapter will normally only take several minutes to read, but to get the highest benefit you will need to spend time doing the suggested action plans at the end of each chapter. You may choose to read it from the beginning or simply choose the chapter that you want to make improvements in your life.



Chapter 1

Defining your Dreams & Goals

How often have you tried to change a habit, attempted to do something, or even achieve a goal? You started off with good intentions to succeed, but good intentions on their own don't seem to produce the desired results.

There are a number of keys we will explore to help you to achieve your dreams and goals. The important thing is to pick and use what works for you and be consistent diligent. and disciplined in following through with the plan to implement and achieve your goals.

There are no exact formulae because we are all different, but rather keys and tools to help you achieve your dreams and goals. It is a known fact that Goals & Dreams will be achieved with more success in life if you plan, write it down, and implement actions. There is a powerful saying "knowledge is power only if you remember it and use it."

Your Chapter Goals

- Defining your Dreams and Goals.
- Goal Setting plan.

Defining the Goal

When we think about dreams and goals, whether we want to get a dream job, have a happy marriage, buy a nice car, get a big boat a holiday or whatever it is. There is a gap between the dream, goal and achieving that goal.

If we set a goal to own a Mercedes Benz within a year the question you have to ask yourself is can I achieve this in that time frame, is it a realistic goal.

What changes do I need to make to commence the process of achieving the goal.

What do you think a dream means?

Australian Pocket Oxford Dictionary says a Dream is an "Aspiration or Ambition." Rapid advancement depends on your ability to turndreams and goals into tangible milestones and objectives.

You'll never make a dream real by wishing or just talking about it. Many people including myself have proved that you have to take action and effort to fulfill that dream.

Discipline and
Diligence, are
Key Ingredients to
Achieving Goals.

If you are like most people then you will probably have to work hard on the discipline side of achieving your goals. Always reward yourself for achieving stepping stones to goals. You will see a place for rewards on the bottom of sample pages.

We are all the same we are all motivated by something so it is wise to reward yourself for achieving the steps and the goals you set yourself. Once you have written your goal down you need to read it daily until it is cemented in your mind. We have what we think so it is important to build up your self esteem especially if it is low. Always reward yourself for consistency.

Diligence = means being

Sharp,
Decisive,
Act Promptly
Sharpen,
Make every effort,
And Eager

In this section you will see the Form "Goal Setting Plan" to help you keep on track. Write in this pocket book now or download the form from www.ab-conlinebooks.com It can be beneficial to do both, especially if you are not near a computer while you are reading this.

- Keep reading your goals that you have written down.
- Make a conscious effort to change negative thinking and negative mindsets.
- Plan correctly, realistically, and keep revising and fine tuning as necessary.

(It's like doing up a plan for a journey from Sydney to Brisbane along the coast road going through Coffs Harbour, but when you are 50 kilometers away from Coffs Harbour you discover the road is blocked due to flooding. So you have to detour an extra 65 kilometers to avoid the flooding, you are still going to Brisbane but you had to go a slightly different route and it took a little bit longer. So too is it with Goals some things alter and change due to circumstances but you are still heading for the original destination that you set.)



"Goal Setting Plan"

Goal 1	
	_

Start Date:	End Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	

Goal 2	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
A journey of a thousan	nd miles begins with a single st

Goal 3	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
I am not discour attempt discarde	raged, because every wrong ed is another step forward.

Goal 4		
Start Date:	Target Date:	
Step 1		
Step 2		
Step 3		
Step 4		
Step 5		
Step 6		
Step 7		
Achieved Date:	(Actual)	
Taking the first step		

can often be the hardest

Goal 5	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date: _	(Actual)

What steps will you take today

Goal 6	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
The longest jorney	

is made up of many steps

Goal 7	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date: _	(Actual)
•	walk over the highest in one step at a time

Goal 8		
Start Date:	Target Date:	
Step 1		
Step 2		
Step 3		
Step 4		
Step 5		
Step 6		
Step 7		
Achieved Date:	(Actual)	

Many a man had taken a first step. But with every additional step you enhance the value of your first.

Goal 9	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
	have attained their greatest

success just one step beyond their greatest failure.

Goal 10	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
1 :	a thousand miles but

A journey maybe a thousand miles but it can be taken one step at a time.

Remember!

Break the goal up into smaller pieces

Plan how will you do each step, how long and what days you will do it.

Plan What will you need to do to keep on track.

Write in a Diary what to do on what day/time.

Make a Commitment to yourself.

Keep Planning Forward

Repeat each step until you have achieved your goal

Throughout the centuries there were men who took first steps, down new roads, armed with nothing but their own vision.

Ayn Rand

» Download A4 form www.abconlinebooks.com



1. Family / Friends / Associates

In this section write down the goals you have for your family and friends. It can be with your spouse / children / parents / associates/ etc;

(1)		
(2)		
. /		
(2)		
(3)		

/1 \

2	D۵	rc.	۸n	al
/	26	rs	ON	и

In this section write down the goals you need to achieve for yourself personally. e.g; lose weight, get married, travel the world, Make new friends, Buy a House, exercise regularly. eat healthier.

(1)			
(2)			
(3)			

3. Work / Career

In this section write down the goals you have for your Work / Career e.g; Change jobs, Get a promotion, Become a manager, Start a new business, Work less~vacation more, Find a career that doesn't feel like work, Feel energized by work, Get trained for a new career.

(1)			
(2)			
(3)			
(-)			

4.	Financ	ial	(giving,	gifts	&	charity	I)

In this section write down the goals you want to achieve for yourself financialy e.g; Get out of debt, Save for retirement, further education, a deposit on a house or for a new car.

(1)			
(2)			
(3)			
` /			

In all your goals you need to set and plan financially for your future. Being realistic is the important thing. It is also good to give back into the community in time and money.

Action Plan: How to achieve goals.

(Knowledge is power only if you remember it and use it) The key to remember is to use the format that best works for you.

What must be done in the Next 4 weeks:

(1)			
(2)			
(3)			
(4)			
(4)			

12 weeks	;			
26 weeks				
1 Year;				
2 years;				

5 у	ears; _			
10	years;			
20	years;			
50	years;			



Daily Progress Journal

Here is another method of achieving your goals & dreams that has proven successful for some people.

When we try to achieve anything ambitious or difficult there will always be ups & downs, setbacks that will test your resolve to continue, at the moment of setback or disappointment it's easy to doubt and feel that your not getting anywhere, but by writing in your daily progress Journal or Diary you are able to look back and see how far you've come.

You don't have to write lots or even everyday.

But being able to look back and see the gains that you've made, will make you feel better, increase your confidence & self-belief and this keeps you focused more on the positives and less on the negatives in your life.



ay / Date :	•••••

Daily Progress Journal

ay / Date :	

Daily Progress Journal

-		

Day / Date :

te:	

Day / Date :

Day / Date :	

Day / Date :

Chapter Action Plan

- (a) Write down your Dreams.
- (b)Plan your Goal.
- (c) How you will implement your Goal.

Notes of Wisdom

The old saying is "If we aim at nothing we are sure to hit it."

Ecclesiastes 5:3 says "for the dream comes through much effort, and the voice of a fool through many words."

"I never worry about action, but only inaction. "Winston Churchill

Forms, Life tools and Links

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Chapter 2.

What are you Passionate about in Life?

What does passion mean in this context. It means strong emotion, strong enthusiasm ie; passion for footy. It might mean to others helping those in need, or changing injustice. Research has proved that one of the ingredients of successful people is they are passionate about what they do in life. In this section the aim is to get you thinking deeper within, maybe more than you have ever dwelt on these things before in your life. In goal setting it is important to understand what you are passionate about.

Your Chapter Goals

- Defining your Passion.
- Identify your Desires.
- Know your Skills

The following questionnaire will help you work out what you are passionate about in life.



Lifes Passions and Desires

Q.1. What are you passionate about in life.

(1)			
(3)			
(5)			

You may never have asked yourself these questions, but take the time to think about it.

Q.2. What do you desire in life?

(1)	 	
(2)		
(4)	 	
(5)		

In this question ask yourself what is deep within you, in your innermost being.

Q.3. List things that you have in your heart?

(1)			
(5)			

In this question write down the things you are good at work and in the community. This is not necessarily what you do or your work trade.

Q.4. What are you skined and gifted in.				
(1)				
(2)				
(3)				
(4)				

Next Step

(5)

Now that you have completed the self assessment download the form "Steps to Achieve Goals." from www.abconlinebooks.com

Over the page is an interesting mathematicial calculation.

If:

ABCDEFGHIJKLMN OPQRSTUVWXYZ

is represented as:

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26.

But

$$A$$
- T - T - T - U - D - E
 $1+20+20+9+20+21+4+5=100\%$

$$11+14+15+23+12+5+4+7+5=96\%$$

Chapter message

There are multiple answers the important thing is to consider and work out what you are passionate about in life. Passion is an ingredient to help you achieve your dreams. Another helpful key in achieving goals is right attitudes, as attitudes can and will change things in your life. I often used to say to my children, friends and work associates "life is a game of attitudes."

Chapter Action Plan

- (a) Complete the Life Passion questionnaire.
- (b) Identify your passion and desire.
- (c) Pursue your passion and desire.

Notes of Wisdom

Passion will make the impossible, possible. Beware of 'experts'. Sometimes what they present as wisdom is just short-sightedness. In 1895 Lord Kelvin, president of England's Royal Society, said, "Heavier-than-air flying machines are not possible."
In 1923 Nobel Prize winner in physics Robert Millikan said, "There's no likelihood man can ever tap the power of the atom."

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Chapter 3.

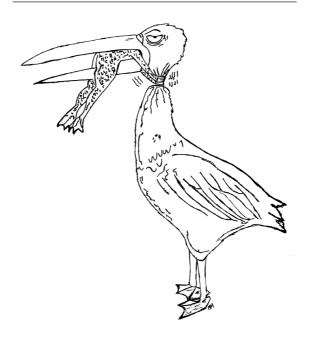
Dreams, Goals & Action.

There can be many reasons why we don't always achieve our Dreams and Goals in life. Sometimes circumstances are out of your control, but you always need to keep your focus on your goal. You may have delays or hiccups but discipline yourself to keep going. Sir Winston Churchill said "Success is going from failure to failure without losing enthusiasm."

Your Chapter Goals

- Defining Discipline.
- Identify methods of goal setting.

Major key in Achieving Goals is Discipline & Diligence. The word diligent describes very well what is necessary to achieve your goals. Diligent can be described as: Sharp, Decisive, Act Promptly, Sharpen, Make every effort, Eager.



Don't Give Up

There are a number of things, and obstacles that can prevent us from achieving our Goals, set out below are some of the reasons.

What stops you from achieving your Goals?

- No written down Goals.
- Lack of Desire and Passion.
- Lack of Discipline.
- Lack of Diligence.
- Mindsets.
- Lack of Correct Planning.
- Low Self Esteem.
- Lack of Commitment

Overcoming Obstacles:

- Have clear written down achievable goals with realistic deadlines.
- Draw from the desire and passion from within.
- Build disciplines into your daily schedule.

Goals give something to strive for

Goals need to be realistic and achievable within a given timeframe. Use the form "Goal Setting Daily Plan." Break up the Plan into realistic, achievable pieces (bites). Start by doing a weekly planeg; allocate the day of week, no of hours, and the time of day that you will invest in achieving your goal. It is wiser not to overload yourself by attempting to do more than is humanly or physically possible over a period of weeks, months, or even years. This way you won't set yourself up to fail.

Reward

We all love rewards, so it is important to reward yourself when you have achieved the goal, or consistently completed the tasks you set yourself. It is a helpful tool to motivate you to achieve your goal. Not many people would go to work if they knew they would not be rewarded in payment of time on the job.



Dreams Goals and Desting

"Do Things in life on Purpose for a Purpose"

Tell me your desire		
Tell me your passion		

Tell me whats in your heart				
Make a list of what is in your heart, Family, Personal, Financial				

What do you want to achieve	
	_
Describe the life style you want.	_
	_
Strategy How will you achieve it.	_
	_
	_

"If you make the right decisions you will position yourself in your destiny."



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"Goal Setting Daily Plan"

Say you wanted to achieve 30 minutes of exercise, Study or reading a day, Write Brief Description of the task that you want to-do and the use the correct form (1, 2 or 4 week). As you complete each day tick it off as a Task Achieved.

Mon / 23rd | Time · 4·30-5·00nm | [] Done

		[]
A One Week	task	
	Time :	[] Done
Tue /	Time :	[] Done
Wed /	Time :	[] Done
Thur /	Time :	[] Done
Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
Deward:		

Achieving Dreams & Goals

A Two Week task Task | ____ Mon / Time : _____ [] Done Tue / | Time : _____ [] Done Wed / | Time : _____ [] Done Thur /____ | Time : _____ [] Done Fri / | Time : _____ [] Done Sat / | Time : _____ [] Done Sun / _ | Time : _____ [] Done Mon / _ | Time : _____ [] Done Tue / | Time : _____ [] Done Wed /____ | Time : _____ [] Done Thur /____ | Time : _____ [] Done Fri / | Time : _____ [] Done Sat /____ | Time : _____ [] Done Sun / | Time : _____ [] Done

Reward:

A Two Week task Task | Mon / | Time : _____ [] Done Tue / | Time : _____ [] Done Wed / | Time : _____ [] Done Thur /____ | Time : _____ [] Done Fri / | Time : _____ [] Done Sat / | Time : _____ [] Done Sun / _ | Time : _____ [] Done Mon / _ | Time : _____ [] Done Tue / | Time : _____ [] Done Wed / __ | Time : _____ [] Done Thur / _ | Time : _____ [] Done Fri / | Time : _____ [] Done Sat / | Time : _____ [] Done Sun / | Time : _____ [] Done

Reward:

A Four Week task

lask		
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Tue /	Time :	[] Done
Wed /	Time :	[] Done
Thur /	Time :	[] Done
Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
Reward:		

Goals & Dreams will be achieved with more success in life if you plan, write it down, and implement actions)

A Four Week task

lask		
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Wed /	Time :	[] Done
Thur /	Time :	[] Done
Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
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Wed /	Time :	[] Done	
Thur /	Time :	[] Done	
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Sun /	Time :	[] Done	
Reward:			

Goals & Dreams will be achieved with more success in life if you plan, write it down, and implement actions)

A Four Week task

lask		
Mon /	Time :	[] Done
Tue /	Time :	[] Done
Wed /	Time :	[] Done
Thur /	Time :	[] Done
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Sat /	Time :	[] Done
Sun /	Time :	[] Done
Mon /	Time :	[] Done
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Tue /	Time :	[] Done
Wed /	Time :	[] Done
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Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
Reward:		

Goals & Dreams will be achieved with more success in life if you plan, write it down, and implement actions)

A Four Week task

lask		
Mon /	Time :	[] Done
Tue /	Time :	[] Done
Wed /	Time :	[] Done
Thur /	Time :	[] Done
Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
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Mon /	Time :	[] Done
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Tue /	Time :	[] Done
Wed /	Time :	[] Done
Thur /	Time :	[] Done
Fri /	Time :	[] Done
Sat /	Time :	[] Done
Sun /	Time :	[] Done
Reward:		

Goals & Dreams will be achieved with more success in life if you plan, write it down, and implement actions)

Remember!

Break the goal up into smaller pieces

Plan how will you do each step, how long and what days you will do it.

Plan what will you need to do to keep on track.

Write in Diary what to do on what day/time.

Make a Commitment to yourself.

Keep Planning Forward

Repeat each step until you have achieved your goal

Throughout the centuries there were men who took first steps, down new roads, armed with nothing but their own vision.

Avn Rand

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Chapter message

It is a known fact that Dreams and Goals will be achieved with more success in life if you plan, write it down, and implement the plan with actions.

Chapter Action Plan

- (a) Write down ways you will discipline yourself.
- (b) Who and how will you be accountable to those Goals.

Notes of Wisdom

Proverbs 30:25 The ant is not a strong folk but they prepare their food in the summer (this is discipline).

Proverbs 15:32 He who neglects discipline despises himself.

Chapter 4.

Your Wants in Life.

We all have wants in life, we want certain things. This section is designed to help you action and get those wants. We are all motivated by something in life whether it be a new job, a promotion, a nicer house, better relationships, a more profitable business, whatever it be use your wants with these tools to help motivate and action you to achieve those wants.

Your Chapter Goals

- Define your Wants in Life.
- Steps to achieve your wants.
- Achieving your wants.

Everybody has wants in their life but there are five basic needs everyone has. These are the basic needs:

- Food to eat.
- Shelter, a roof over your head.
- Clothes to wear.
- Love which refers to loving and be loved.
- Acceptance, we all want to be accepted as a person.

Your Wants in Life:

Over the page I ask that you to list 10 major life wants, then list the steps needed to achieve these wants step by step. In this question take some time to think about what you really want in life. It is best to do this where you can without any interruptions or distractions.



Steps to Achieve your Wants in Life

Goal/Want I	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)

Goal/Want 2	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
	of a thousand miles with a single step

Pg 74

Goal/Want 3	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
	aged, because every wron

Goal/Want 4	
Start Date:	Target Date:
Step 1	
Step 2	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
	g the first step in be the hardest

Goal/Want 5	
	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date: _	(Actual)

What steps will you take today

Goal/Want 6	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
	he longest journey ide up of many steps

Goal/Want 7	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date	:(Actual)
	ay walk over the highest ntain one step at a time

Frank Miles - ABC Online Books

Goal/Want 8	
Start Date:	Target Date:
Step 1	
Step 2	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)

Many a man had taken a first step. But with every additional step you enhance the value of your first.

Goal/Want 9	
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date	:(Actual)
	he longest journey ade up of many steps

Goal/Want 10	
	T D .
Start Date:	Target Date:
Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Achieved Date:	(Actual)
0 1 1	have attained their greatest beyond their greatest failure

Chapter message

When you know what you are passionate about this helps motivate you to achieve your wants especially if they line up similar to your passion in life.

Chapter Action Plan

- (a) Write down your wants in life.
- (b) Complete the Steps to achieve your wants in life.

Notes of Wisdom

"Success is going from failure to failure without losing enthusiasm." Winston Churchill

"The nose of the bulldog has been slanted backwards so that he can breathe without letting go." Winston Churchill

Chapter 5

Your Destiny in life

Knowing and understanding what you think is your Destiny is the first step in working towards entering into your destiny. Closely linked to destiny is living and working with a purpose in your life. In life it is important to live life with a purpose. Some research has been done with people who have reached 100 years of age. The number one response for why they believed they attained that age. Guess what the answer was

"Living a life with purpose." That's a very interesting outcome from that research.

Your Chapter Goals

- Define your Destiny.
- Identify your Destiny.
- Define your purpose in life.
- Identify your Purpose.

Live a Life of Purpose

We can all think of numerous and multiple answers for what you think is your purpose in life. The interesting thing is when you talk to people generally happy people know what their destiny is and have a definite purpose in life.

You are possibly saying, I don't know my destiny or I don't have a purpose in life. In the next section of this chapter there are questions to ask yourself which will help identify some of the answers you may be looking for.

Three question to ask yourself about your Destiny
• Tell me your desire deep down.
• Tell me what you are passionate about.
• Tell me what is in your heart.

Then this will show you your destiny.

"If you make the right decisions you will position yourself for your destiny in life."

- Hope is the ingredient that keeps us going.
- Hope keeps us on track to achieve our goals,
- "Hope deferred makes the heart sick"
 Proverbs
- Hope is the thing that keeps us going.

When you always do what you've always done you will always get what you've always got?

Chapter message

Sometimes we will repeat an important area or task, this is not an error but rather putting into practise "repetition is the mother of all learning. The more we do something as well as in different ways and methods, the better chance it will become part of your life and what you want to be, and therefore achieving what you want to achieve in life.

Chapter Action Plan

- (a) Write down the answers to the questions about destiny.
- (b) What steps to you need to take to move towards your destiny?
- (c) Keep reading the goals you have written down, preferably daily.

Notes of Wisdom

"The only accurate way to understand ourselves is by what God is and by what he does for us, not by what we are and what we do for him." Romans 12: Message Bible

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Chapter 6.

Wisdom in life

Using wisdom in life will help you achieve your goals and dreams in a shorter time, and build up your knowledge and understanding. So begin today in a quest to gain understanding in life.

Your Chapter Goals

- Define Wisdom.
- Wise financial choices.
- Build Wisdom into your life.

There is an old saying "You can't put an old head on young shoulders" Grandfather Miles would say, But I hope to transfer wisdom and knowledge to the younger ones especially those who want to learn wisdom in life. Imagine if you have set a goal to own 4 houses in the next 5 years and 2 years after you set the goal you decide you are going to buy the latest luxury car on lease or payment plan.

Whether you are in business or not it will dramatically reduce your affordability to borrow from the bank or financial institution. The point is a decision like buying the new car could affect whether you achieve your goal in 5 years or have it be extended to say 8 years or more. The important thing to remember in any financial decision write down the for's and against.

See form "Wise Decision Making Processes" on page 92, also available in the online workbook

Wise choices for Financial Freedom.

Write down a budget. Writing down a budget is only the first step, although important, the most important thing is to discipline yourself to stick to the budget as much as you possibly can.

- Be consistent and strict with the budget you have set.
- Use the Wise Decision Making Process. (See. Form)
- Pay cash for depreciating personal items.
- Buy used cars privately and pay cash (but get a mechanical check first).
- Write down all your personal spending for a month, and be disciplined in sticking to the budget.
- Only buy what you can afford, and what is in the budget.

These are some significant ways of becoming financially free, creating wealth & saving money.



Now write list of For's & Against

Negative (Against)
_
I

When you always do
what you've always done
you will always have
what you've always had.

Chapter message

So you might be tempted to get something that you may want, but carefully and wisely consider the possibility of dramatically affecting your goals. This is where the discipline comes in to stay on track and not lose focus on what you are trying to achieve. We hope you have been challenged and motivated to write down your goals and dreams in life with a plan, and then implement that plan in achieving your dreams and goals in life. May you be richly blessed in every area of your life as you seek the most important things in life.

Chapter Action Plan

- (a) Write ways you can begin to build Wisdom into your life.
- (b) Identify the hindrances.
- (c) How to overcome the hindrances.

Notes of Wisdom

"It is always wise to look ahead, but difficult to look further than you can see." Winston Churchill

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About The Author

Frank Miles is a Business and Personal Coach, Consultant and Qualified Trainer. Over the last 30 years Frank has owned and operated various successful businesses, including Building Maintenance & Equipment Hire, Landscaping, Concreting, Painting, Professional Systems, Real Estate Sales, Rentals & Training, Body Corporate Management, Development Construction, Coaching, Consultancy, and Training.

Frank has a passion and desire to help people enjoy and excel in Business and Personal life. Since 1976 he has attended business management and personal self help training courses.

Frank has attained a high level of knowledge and understanding in medium sized businesses. In 2003 Frank successfully completed the Diploma in Business Management with several Distinctions and Credits.

Being community minded Frank has been, Chairman and committee member of School Boards. President of the of REIQ Toowoomba, Lectured in Schools on Life Skill Subjects. Frank has also been involved in fund raising, for community events and other activities, for a number of years he was a volunteer for Schoolies week.

Frank has sponsored and supported many community organizations such as Surf Life Saving Clubs, Suicide Prevention, and many other charitable non profit organizations. Over the years Frank has been Guest Speaker at business and Community Meetings In 1994 he was appointed a Justice of the Peace.

Frank currently lives in Brisbane with his wonderful wife Gina, they have 7 children and 9 grand-children. He will encourage you to implement your dreams and desires in life, with his organizational training and speaking.

As an Author, Frank Miles has written an extensive range of books that inform and inspire you in a wide range of subjects. His message is clear and informative and will help you build a happier and more productive life, family & business.





As a trainer, Frank Miles will show you, quick, easy and positive tools that will enhance your life. Frank has trained in both the business and educational areas and has an arsenal of skills and Technique's that will improve how you think and act.

A practical speaker, Frank Miles will encourage you and your staff to make productive & positive changes to improve your business and life. He is available for your next seminar/ training course or workshop.



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Author Frank Miles has faced many challenges and disappointments in life as we all do at some point in life. But Frank's bounce back attitude always brings him through to the other side. Frank writes these books out of life lived and observed. Frank

will encourage, Inspire and provide with you the tools to get things done change the things you want to change your life.

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