



# HOW TO PLAN FOR 2021

## LIST YOUR GOALS THAT YOU WISH YOU COULD HAVE

I want to be debt free, i want to buy a house, i want a Ferrari, i want to give my kids the best education, i want to travel every year, i want a holiday home in Mauritius, i want, i want, i want list it all down & don't feel shy.

1

## REARRANGE THE LIST IN TERMS OF WHAT'S THE NEXT & REMOVE THE THINGS YOU CAN LIVE WITH OUT

Leave only what you really need to have, like desperately want to happen that you cant Live without. Like driving a Ferrari is great & you will get there but what needs to come first before you get there, give this list some thought because what you're left with is a sequence of events that need to happen first before you reach your next level.

2

## PICK THE FIRST THING ON THAT LIST. FOCUS ON ONE THING AT A TIME. BREAK IT DOWN INTO SMALL ACHIEVABLE STEPS

So if the first thing on that list is getting out of bad debt & student loans you have to start by knowing what your debts are, what they cost - interest rates & who do you owe them to? Once you know what the problem is You need to figure out how to get out of it which leads me to point 4

3

## WHAT TOOLS DO YOU HAVE TO ASSIST YOU

Watch the video on how to pay your debts off fast, pick a strategy that works for you, you'll need to know how money is flowing out of your life & you'll find a reason to have a budget find those tools that can help you.

4



5

## CONTROL YOUR TIME, SET UP BLOCKED OUT TIME IN YOUR CALENDAR TO DO SMALL ACHIEVABLE STEPS

This is the glue. Once you've identified your tools & things you need to do you think about when it can happen. If you send a request to the bank for your outstanding balances it might take 48 hours so block it out in your calendar for 10 mins two days from now & 20 mins in your calendar at the next open slot to act on the next step, & set up another time next week to finalize if you're on track. This is how you handle little tasks to getting something done & the more you do this the better you get at it.

6

## ACCOUNT FOR WHAT COULD GO WRONG

What happens if you're well into paying your debt off & you get a phone call for money to pay your siblings school fees. Or you have roof leaks or anything that can be an obstacle in your immediate goals & plan for that.

7

## SPEND TIME WITH PEOPLE THAT ALIGN WITH YOUR GOALS

You're not in this alone, there are people who want to be better & they're right here on the community so share your goals & there will always be someone to support you if youre willing to put in the effort.

8

## REFLECT ON WHAT YOU'VE WRITTEN DOWN & PAY IT FORWARD!