

2021 YEAR IN REVIEW

Your Personal Growth Workbook

NAME:



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YOU MADE IT! CONGRATULATIONS!

Congratulations on making it through the year! We should celebrate our wins whenever we can so pat yourself on the back! Let's do some reflection on the year to help us get in the frame of mind to develop and set goals for the upcoming year!

Step 1. What were your big, hairy, audacious goals for the year? If you didn't have any specifically written down at the beginning of the year, think of what some of your major achievements were instead. These goals/achievements could be personal, financial business related, family etc.

E.g. - To save up for Graduate school, to start a new job, to start a family, to buy a car.

My 2021 Goals were to:

1.

2.

3.

4.

5.

Step 2. What were the specific steps you took towards achieving those goals? When you broke those goals down into smaller actions, what did that look like?

E.g. - In order to save up for Grad school, I set a weekly savings goal of \$5000. At the end of the month, I would transfer everything I saved to my investment account.

For each goal, the specific steps I took towards achieving them were:

1.

2.

3.

4.

5.

If you can't think of what you did that's ok. This section is just to get you to realize that setting a big goal requires you to break it down into smaller bite-sized pieces.

Step 3. What was the hardest part of achieving each goal? When you were at your breaking point thinking you couldn't press on, what did that look like? What were your major obstacles?

E.g. - I was tempted to spend the money I saved up when my friends were all taking a trip to a hotel, and I wanted to join. I did however pull some of the money when I had an emergency with my car.

For each goal, the hardest part was achieving them was:

1.

2.

3.

4.

5.

BIG Goals are not easy to achieve but identifying some of the past hindrances can help us to recognize them if they sneak their way into the achievement of future goals. Were these obstacles related to your personal discipline? Did you find that something always came up? Is there something that you can do to overcome this?

Step 4. How much were you able to save or invest last year? Log into your online banking and add up all your bank balances, your mutual funds, your stocks, bonds, CDs, pension balances etc.

I saved \$

Congratulations! No matter how big or small it was, YOU did that! What can we do to increase that amount next year?

Step 5. What did you do to increase your financial literacy last year?

What steps did you take to learn more about money, investments, running a business, accessing financial products and services?

E.g. - I watched weekly YouTube videos on investing, I read "Rich Dad Poor Dad" and I took a course on personal finances on Udemey.

To increase my financial literacy, I ...

Financial literacy is the key to creating the wealth that you need to be able to achieve your goals. I know that sounds cliché but its 100% true. Like with anything else that can be mastered, you must invest the time and energy to learning more so that you can improve your life and achieve financial freedom.

Step 6. What did you learn last year to improve your mastery of a skill?

Learning is key component of growth in all facets of life. Learning doesn't need to come just from a classroom. You can learn from a book, on the job or from a mentor. So, what did you learn?

I learnt..

Step 7. Who did you meet that had an impact on you? Personal growth often requires the support from others. Who had that impact on you achieving any personal or financial growth this year? Did you hire someone new? Did you find a mentor? Did you meet a partner that helped to bring out the best in you?

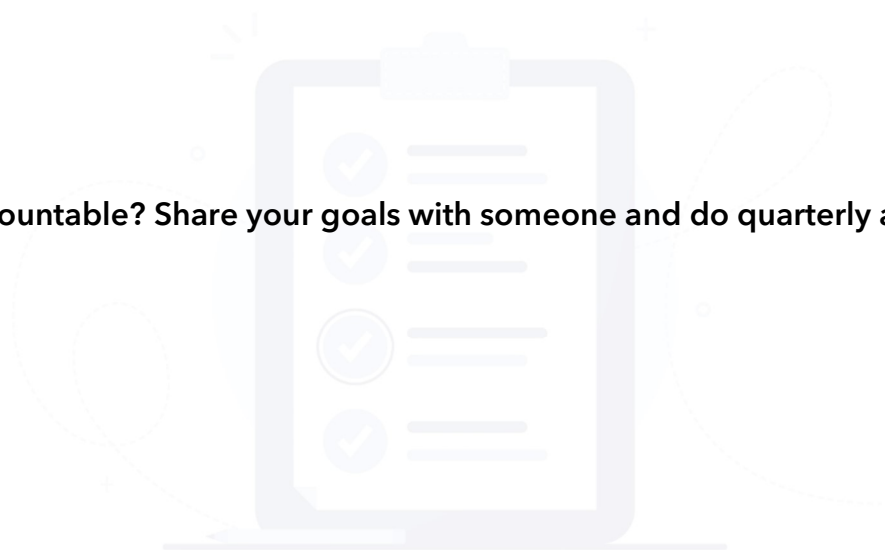
I met..

and they helped me to

2022 GOAL SETTING

Before we set the goals for 2022 let's answer the following questions for each goal:

1. What are you motivated to achieve in 2022?
2. Why do you want to achieve it?
3. How will this make your life better?
4. What resources will you need to achieve it?
5. How long will it take to achieve it?
6. What will need to happen before it can be achieved? List the steps.
7. Who will hold you accountable? Share your goals with someone and do quarterly and annual check-ins.



2022 GOALS

Goals need to be SMART i.e., Specific, Measurable, Achievable, Realistic, Time-Bound.

E.g. - To purchase a house by the end of 2022. To save \$600,000 towards completing my degree. To save/invest 10% of my income each month. To learn more about financial statements by June 2022.

My 2022 Goals are:

1.

2.

3.

4.

5.

I hope this was helpful for you. Remember to check in with yourself at least once throughout the year to see how well you are doing with achieving your goals! Have a great year.

~ @MsGillyJ



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