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The importance of setting strong financial goals

There's a quote about the importance of setting goals that says, "If you don't know where you're going, any path will take you there." You probably have dreams about retirement, vacations, hobbies and more. But if you don't have a strategy with financial goals in place, you may not make the choices that can best set you on the path to achieve those dreams.

Setting goals helps define and showcase your purpose, passions and priorities. And establishing your own strong financial goals can help you earn and enjoy a wide variety of short- and long-term achievements throughout your life. When you reach your financial goals, you can feel a sense of accomplishment in seeing your efforts literally pay off. But how do you get started?

Prioritize your needs and wants. Think about the things that are most important to you and then outline them as financial "must-haves" and "wish-list" targets. Start with the big-ticket items and work through to ideas that may not cost as much. A must-have for many people is having enough to live comfortably through retirement. Being able to afford the college of your child's choice, without incurring mounds of debt, is another. Your wish list, on the other hand, may include things like saving for vacations, hobbies or entertainment expenses.

Create detailed short- and long-term goals within your financial strategy. It's important to be specific about the goals you want to achieve and how much you'll need to achieve them. One way to do this is by making your goals measurable. Assign estimated dates and costs to each goal so you can plan how much to save and how much time you have before you need the money. For example, for your retirement goal, be specific about how many years before you want to retire. And once you do, how you plan to spend your time — perhaps traveling

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the world, turning your hobby into a business or taking your grandkids on outings. These can have vastly different price tags.

Be willing to compromise. Reaching one, or more, of your goals may mean compromising. If your must-have is building your dream home but it's not looking quite affordable, you may need to make a trade-off — build it a bit smaller, work a year or two longer or trade in some of your wish-list goals so you can stay focused on your must-haves.

Hold yourself accountable to stay on track. Once your strategy is in place, it's not a set-and-forget exercise. Actively tracking your progress and managing your decisions and actions can help you be better positioned to reach your goals. Use time-tested principles for making financial decisions, not predictions. Diversify, own quality investments and keep a realistic perspective, especially for your long-term goals. Maintain your focus and don't let your emotions control your investment decisions. It can be helpful to meet with a financial advisor at least annually to review your full financial strategy, address any changes in your life or your goals, and discuss your progress and new ideas.

As you achieve certain milestones, celebrate them. You may even want to refresh your outlook with new goals. Take pride in your ability to strategize and accomplish a personal financial goal for yourself by following the path you envisioned and created.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
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