
Chapter 5 – Plan your Dream

Our tomorrow

Marisa and my dream included a specific type of lifestyle, travel and experiences. It contained just a list of ideas and desires. It was only one page of ideas but I wrote it down.

I decided to create a personal plan on what we wanted to achieve and expand on the details.

It was not simple, in fact to be truthful it was real hard.

At business training schools I was originally taught that we create a business idea, a plan and then sacrifice our free time to grow the business. As this business grows it consumes our days, nights and weekends. By following the standard rules of ‘business plan first’, then ‘personal life second’ I made many mistakes. Unhappy with my first business result, I reversed the model and created my dream first then my personal plan followed by business plan..



Where do you want to be? Personal Goals.

Take your dream that we completed earlier, and imagine yourself at this time exactly three years from now. Imagine you are at a place, enjoying life working in your happy place. Now then write down how you feel.

- Where you are?
- What is your passive income?

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- Who do you spend your time with?
- What is your weight?
- How do you feel?
- What achievements are you celebrating?
- How do you spend your time?
- Can you visualize yourself living your plan?

If you can already visualize where you want to be now it will assist you with the steps you need to take, congratulations! You are on the right path.

Write your visualizations down or type it out, set your goals while you are living these thoughts. It only needs to be 2 – 4 pages, however writing it out will be one of the most exhilarating experiences you can imagine, other than living it.

If you can believe that you want this, then trust you can achieve it. This becomes part of your own personal plan.



Visualizing the dream comes before living the dream.

If you look into the future and are confused, it's time to get some help creating your personal plan. It takes time and effort to know what your heart really desires. It is very difficult to achieve a goal unless it is focused and clear in your mind. This is where the personal development courses will help you overcome any self-doubts.

Some people create a vision board using images and pictures rather than words. I prefer a documented plan and details, but if pictures work better for you it is fine.

Personal Plan

Now you know your personal dream, your “why” (drivers) take these and write down a plan of action. List the action points needed to get you to your dream.

Marisa and I continually use a personal plan. I review this plan with her every three months “fine tuning the plan” as we go. What is the reason for the tuning? We achieve our goals, cross them off the list, replacing them with new goals. It is so exciting when we cross out the achieved goals.

How to create my personal plan?

This is what I do to create or change our personal plan.

- Take time out with no distractions or stimulus (no TV or music)
- Ask yourself in quiet moments “what do I need to do to reach my dream?”
- Don’t talk to anyone else about the process, until clear and you are certain of your desires.

Many times others try to impose their own wants and desires on your personal dreams and plan. Friends and family used to say to me, “You can’t do that” or “don’t be stupid”. Maybe some friends are more personal “what about me, where do I fit in your plan”.

Now I no longer share my plan with family or friends, we just live it.

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Simple stages

My personal goals are prepared with my wife, containing

1. Three month (bite size, achievable chunks)
2. Six month (Commitments that take a little longer)
3. One year (Milestones)
4. Three year goals (big picture)

You already have your dreams in the earlier chapters. If struggling through this process, reverse the order. You already have the big picture, so simply work backwards identifying the steps to reach your big picture dream.

This is the layout and heading I use. Just remove any sections that are not applicable to your personal plan.

Personal plan

Our 3, 6, 12 & 36 month focus includes;

- **Travel**
 - Where would you like to visit
 - How long for
 - What is the maximum business trips per year
 - Minimum personal (or vacation) trips
 - Travel business class?
 - Stay in which places
 - Cruise ship where and why
- **Home / location**
 - Where would you like to live (as opposed to having to exist for work)
 - What will your home look like

- What activities will you do each day
- What improvements are needed
- **Fitness program**
 - Inspired to achieve fitness goals
 - Weight goal
- **Education**
 - What education suits the type of person I want to become
 - What skills are needed to achieve the dream
- **Business and investment returns**
 - Income
 - Assets
- **Time**
 - Time goals with friends and family
- **Relationship**
 - Partner goals, time, and special events
- **Financial**
 - Freedom, where income is greater than your expenses, by when?
 - What monitors my progress?
- **Your promise**
 - Promise to yourself to meet your goals and achieve them
- **Other goals?**
 - Other dreams, or your bucket list.

Write it down

The act of writing down your goals take the idea into tangible and well defined outcome. Writing will help your mind clarify the purpose and what is important to you. Use a format that appeals to you.

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- I recommend just two or three pages for personal goal and activities. It will grow over time.
- Remember, in my opinion, financial goals are your responsibility, not to be passed out to an “advisor”.

Take ownership of your finances and life now. No one else really cares as much as you do.