



making the
most of 2024

HOW TO MAKE THE MOST OF A YEAR

Jim Rohn, one of the great personal development thought leaders said “you have to finish your year before you start it”, and that’s precisely what this program is all about. It’s about helping you strategise and plan for an outstanding year and knowing what to do to achieve it.

To get the most out of this planner, I suggest you do the following:



Take enough time to reflect on how you would like things to be for you in the future, as you gravitate towards your most dominant thoughts



Work through this workbook in the order it has been designed, as this will help you to get the most value from each section



Use the ideas page and the Mind Map tool to have no rules or boundaries – write whatever you dream or desire on it



Use the 90-Day planning to breakdown goals into weekly activities to achieve your goals. This will help ensure your day-to-day actions are aligned to what you want most



Planning for your year can begin as soon as you know what your priorities and big goals are. Begin to put the most important things in place and other important dates as you go



Have fun, as the purpose of this workbook is to inspire and assist you in experiencing more of the things you want in life



BELIEVE YOU CAN

To create an outstanding year, on your terms, and realise what you're truly capable of, will mean creating and believing in new possibilities. It will also be a journey of personal growth, as you pursue goals that inspire you, excite you, and fill you with energy.

To experience this level of success in key areas of your life – physically, emotionally, relationally, spiritually and intellectually, will mean embracing three truths about the future:



The only thing holding you back are your limiting beliefs



You have more power than you think, the only thing missing is clarity



You have more resources than you can imagine, you just need to know how to access and use them

The good news is you can create your own masterpiece. You can design your life as you choose and be in total control.

Your past does not need to equal your future. You have the ability to think big, to explore new possibilities and chart a path toward the things you aspire to be, do and have this year and beyond.

The starting point for creating new possibilities is to acknowledge how things are right now. For this exercise, suspend disbelief and be open to what's possible.



CURRENT REALITY

Limiting beliefs

Write down your top 5 limiting beliefs as relate to achieving your dreams and aspirations. Be as specific as you can. Put an asterisk (*) next to those beliefs you are willing to reconsider, give up or change.

Getting clear

What are the areas where you need more clarity on what you want to achieve and how you can make it happen?



Gratitude

Often there is more to be grateful for than you realise and acknowledge. Write down at least five things you are grateful for right now. Be specific and consider the various areas of your life.

Major themes

What two to three major themes kept recurring for you last year?



Accomplishments

What accomplishments are you most proud of having achieved last year?

Incompletes

What unfinished business, disappointments or regrets do you have from last year?



**“Here is the test to find
whether your mission on
Earth is finished: if you’re
alive, it isn’t.”**

— Richard Bach

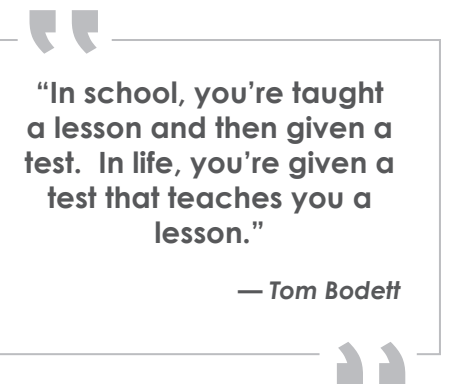


Missing

What was missing from your life last year that you would like to have? Think about different areas of your life (examples, more intimacy, keeping fit and healthy, more time to work on business, education, more holidays, etc)

Life lessons

What were the major life lessons you learned last year? Your lessons may have empowered you, or may represent opportunities for you to do things differently or better in the future.



DESTINATION

Design Your Masterpiece

Now you've taken a moment to acknowledge the past, it's time to create your future.

Now you get to start exploring possibilities, opportunities and potential that's available for you to experience. The whole purpose for designing your future is so you know in which direction you're moving, why you are moving there and appreciating who you become as a result of the decision you make and actions you take.

To start designing your future, you will:



Use the mind map to stimulate your ideas.



Write down specific goals as relates to what you aspire to be, do and have.



Share your goals selectively. Studies have shown you are more likely to achieve your goals if you share them with people who will support you.



Review your goals regularly. Writing your goals once and expecting to achieve them isn't enough. You should review them regularly so you continually move in the direction of the priorities most important to you.



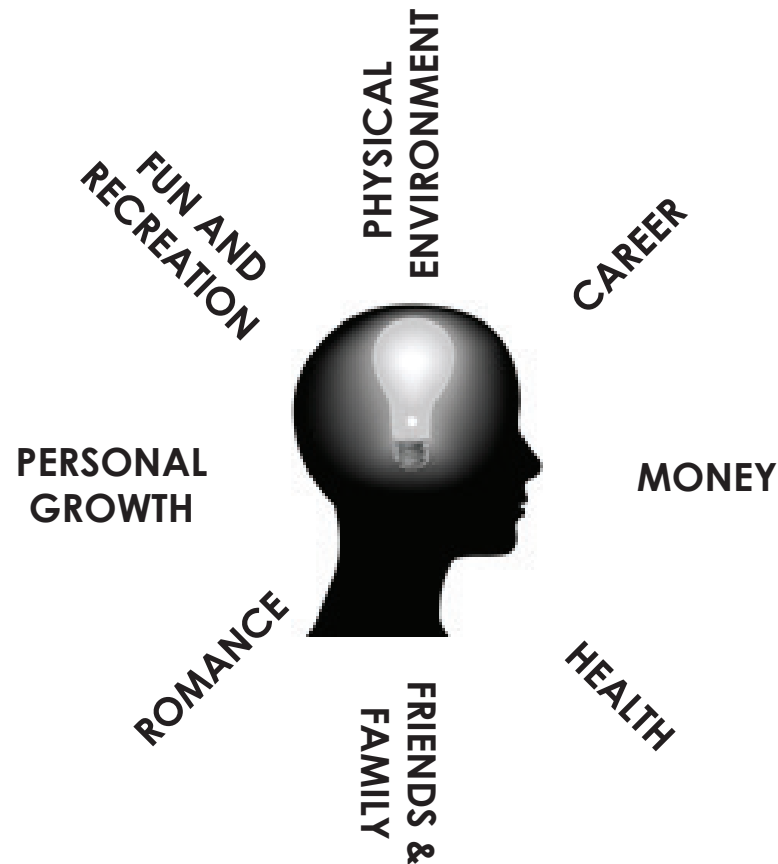
“That inner voice has both gentleness and clarity so to get to authenticity, you really keep going down to the bone, to the honesty and the inevitability of something.”



MIND MAP

Design Your Masterpiece

Use the Mind Map to brainstorm some areas and opportunities you might like to pursue next year. Be flexible in your thinking and write down what comes to mind, as usually your first thoughts can be helpful ones even if they aren't the final ideas you settle on.



“If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it. And, like any great relationship, it just gets better and better as the years roll on.”

— Steve Jobs

PLANNING YOUR GOALS

You can probably appreciate that “Your best year yet” is not just about how to accelerate performance in your business. It's broader than that, and so it should be if it's to do the justice of being a truly great year for you. Yes, your business goals are important, and it's also important to recognise and set goals for other areas of your life that are important to you.

It's really about unearthing your lifetime goals and charting a path to get you there, using the right skills, strategy, focus, mindset, application and so on.

An important strategy for goal setting is to begin with the end in mind. Once you have clarity around what you would like to achieve, then you can break your larger goals up into smaller bite-size goals. So, let's firstly get clear on the goals you'd like to achieve for yourself.

When writing your goals, be inspired. Be excited about what the future holds and what you can create. It's also recommended to write your goals using the SMART goal process.

For example:

1 **Specific:** clear and easy to understand goals

 **Bad:** communicate more time with my spouse

 **Good:** spend 30 minutes 5 nights per week chatting with my spouse

2 **Measurable:** easy to quantify the result

 **Bad:** earn more money than last year

 **Good:** earn \$50,000 more than last year



“Cherish your vision and your dreams as they are the children of your soul, the blueprints of your ultimate achievements.”

— Napoleon Hill



3 **Achievable:** specific goals that are reachable

✗ **Bad:** Run a marathon every week

✓ **Good:** Run the Melbourne marathon in mid October

4 **Relevant:** goals that are relevant and matter to your growth and progress

✗ **Bad:** make 5 peanut butter sandwiches each day

✓ **Good:** Go for a 30 minute walk each morning before work

5 **Time Bound:** set a specific deadline

✗ **Bad:** lose weight

✓ **Good:** lose 10 kilograms by December 31st

Write down 5 - 7 meaningful goals that excite you and inspire you. In addition to career and financial goals, also write goals for other areas of your life too. Those areas might include health, family and friends, relationships, personal growth, fun and recreation.

“

“Without leaps of imagination, or dreaming, we lose the excitement of possibilities. Dreaming, after all, is a form of planning.”

— Gloria Steinem

”

“

**“What lies behind you and
what lies in front of you,
pales in comparison to
what lies inside of you.”**

— *Ralph Waldo Emerson*

”

PRIORITISE

Get clear on what matters most

Now you've set your major goals for the year, it's important to start identifying which of them is the greatest priority for you. Invariably, you will have a range of goals you want to achieve, though more than likely, the commitment to and achievement of no more than three primary goals will be a catalyst to achieving the others.

What are the goals most likely to be the catalyst for you achieving what you want or the better part thereof?



“Sometimes things in life happen that allow us to understand our priorities very clearly. Ultimately you can see those as gifts.”

— Mariska Hargitay



EXECUTE

Take consistent action toward your goals

You should now be very clear on what you are expecting to achieve for the year ahead. By articulating your goals and then writing them down, your brain will start to look for ways to achieve them – because your brains does what it is instructed to.

To assist you in achieving your goals, it is important you connect with your motivations, both those that drive you forward and those that move you away from what you don't want. Through this process, you'll gain leverage on yourself to ensure you persist with your goals and, by following the actions below, you'll gain a powerful source of motivation:



Identify your key personal motivations. Consider: why is this goal important to me? What will it allow me to be, do and have? If I didn't achieve this goal, what would be the impact?



Write your responses down. Write five or so motivators for each of the goals you wrote down to create leverage for your actions





Prioritise your responses. Of the various motivations for why you want to achieve your goal, select one motivation as your key response, the number one reason why this goal is a must (not a should)



Connect your key motivations with your senses. By seeing, hearing and feeling how things are for you once you've achieved your goals, they go from being intellectual to more tangible and real. The more compelling and vivid the image you create in terms of your senses, the stronger the connection you will have



Review your motivations regularly. Your motivations are your reasons why you are pursuing a goal. They are the feelings, the benefits and the results you expect to have because you achieve your goals and reviewing them will help you remain connected to them and focused on what you want

Follow the instructions below to ensure the execution of your goals is done to the best of your ability.

- 1 On the following pages, list the SMART goals you previously wrote down
- 2 Think of five to seven motivations for each. Be sure to use the questions “Why is this goal important to me? What will it allow me to be, do and have? If I didn't achieve this goal, what would be the impact?” to guide your thinking
- 3 Prioritise your responses
- 4 Write your key motivation in the space labeled ‘Key Motivation’ below where each motivation is written
- 5 Write a sentence connecting with your senses around what you would see, feel and hear upon the achievement of your goal. The clearer you are on how things will be for you, the more real it becomes to your brain (which will generally accept any command you give it as it doesn't know the difference between what it real and imagined)



“Follow effective action with quiet reflection. From the quiet reflection will come even more effective action.”

— Peter Drucker



Goal 1:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:



“Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired and success achieved.”



Goal 2:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:

“

“Just don’t give up trying to do what you really want to do. Where there is love and inspiration, I don’t think you can go wrong.”

— Ella Fitzgerald

”

Goal 3:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:

“

**“Enthusiasm is excitement
with inspiration, motivation
and a pinch of creativity.”**

— Bo Bennett

”

Goal 4:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:

“

“My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humour, and some style.”

— *Maya Angelou*

”

Goal 5:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:

“

“There is no passion to be found playing small – in settling for a life that is less than the one you are capable of living.”

— Nelson Mandela

”

Goal 6:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:



“All successful people, men and women are big dreamers. They imagine what their future could be, ideal in every respect, and then they work every day toward their distant vision, that goal or purpose.”

— Brian Tracy



Goal 7:

Key Motivation:

List of 5 – 7 Motivations:

Vivid Sentence:

“

**“Always bear in mind that
your own resolution to
succeed is more important
than any other.”**

— Abraham Lincoln

”

AN IMPORTANT QUESTION...

It's 12 months from now. You are in your local shopping centre minding your own business when you accidentally bump into, of all people, your future self.

What would you need to have done and who would you needed to have become in order to be a person you are DELIGHTED TO MEET?

Describe who you meet that day.....



“Destiny is no matter of chance. It’s a matter of choice. It is not a thing to be waited for, it is a thing to be achieved.”

— William Jennings Bryan



PRIORITISING YOUR ACTIONS

You can probably appreciate this workbook is about more than achieving progress in your career. It's broader than that, and so it should be if it's to do the justice of being a truly great year for you. Yes, of course career goals are important, and it's also important to recognise and set goals for other areas of your life that are important to you.

It's really about unearthing your lifetime goals and charting a path to get you there, using the right skills, strategy, focus, mindset, application and so on.

Now you know exactly what you want to achieve and why, you can break your larger goals up into smaller bite-size goals.

Mind you, sometimes, when people work through these types of programs, they write down so many goals they become overwhelmed, and their action amounts to little.

To avoid this, it's recommended you focus on some smaller goals you can achieve in the short-term to build up your confidence and momentum, as well as identifying and prioritising what you'd like to achieve in the medium to longer-term.

So, let's firstly look at your goals for each of the four quarters of next year.



90 day action plan for quarter one

Week beginning Monday	Week 1 Date	Week 2 Date	Week 3 Date	Week 4 Date	Week 5 Date	Week 6 Date	Week 7 Date	Week 8 Date	Week 9 Date	Week 10 Date	Week 11 Date	Week 12 Date
Career												
Money												
Health												
Friends and family												
Romance												
Personal growth												
Fun & recreation												
Physical environment												

90 day action plan for quarter two

Week beginning Monday	Week 1 Date	Week 2 Date	Week 3 Date	Week 4 Date	Week 5 Date	Week 6 Date	Week 7 Date	Week 8 Date	Week 9 Date	Week 10 Date	Week 11 Date	Week 12 Date
Career												
Money												
Health												
Friends and family												
Romance												
Personal growth												
Fun & recreation												
Physical environment												

90 day action plan for quarter three

Week beginning Monday	Week 1 Date	Week 2 Date	Week 3 Date	Week 4 Date	Week 5 Date	Week 6 Date	Week 7 Date	Week 8 Date	Week 9 Date	Week 10 Date	Week 11 Date	Week 12 Date
Career												
Money												
Health												
Friends and family												
Romance												
Personal growth												
Fun & recreation												
Physical environment												

90 day action plan for quarter four

Week beginning Monday	Week 1 Date	Week 2 Date	Week 3 Date	Week 4 Date	Week 5 Date	Week 6 Date	Week 7 Date	Week 8 Date	Week 9 Date	Week 10 Date	Week 11 Date	Week 12 Date
Career												
Money												
Health												
Friends and family												
Romance												
Personal growth												
Fun & recreation												
Physical environment												

NEXT STEPS

It's been said that you are a combination of the 5 people you spend most time with.

Look at the people you hang with most of the time, because your eating habits, wealth, success, health are all likely to be similar. What does this mean for you? It means you are who you hang out with and if you want different results, you need to consider who you will spend your time with.

To be confident you set yourself up for your best year yet, you want to make sure your team has people on it who can inspire you, challenge you, support you, encourage you, empathise with you, cheer for you, believe in you (sometimes more than you believe in yourself), set high expectations, keep you on your toes, push you outside your comfort zone, and more.

I wish you every success with your endeavors in creating your best year yet.

Neil McKay

Opibus Finance Pty Ltd

T: 0407 790 566
E: neil@opibusfinance.com.au

Michael Evans

Opibus Finance Pty Ltd

T: 0418 327 025
E: michael@opibusfinance.com.au



Australian Credit Licence 389328

