Patience is key to meeting goals, says K-State expert

Kiss urges 'kinder...gentler' approach to goal-setting

K-State Research and Extension news service

MANHATTAN, Kan. – When it comes to pursuing goals, Kansas State University family resource management specialist Elizabeth Kiss thinks even a little progress means a lot.

“Often when it comes to goal-setting, we think it’s all or nothing,” Kiss said. “We think, ‘I have to do this’ or ‘I have to be focused…’ That is not necessarily the best or most successful way to achieve what you’re looking for.”

Instead, she said, take the long view on goals.

“Think about this: there are 168 hours in a week,” Kiss said. “How much of that time do we actually need to achieve our personal, financial, health or other goals? Some things only take about an hour a week. You can make a big amount of progress on a project by spending an hour or two a week on a regular basis.”

Put into practice, Kiss notes a couple examples: If you want to read a book, but feel overwhelmed, spend just 5-10 minutes a day reading. Or if a goal is to get in better physical shape, dedicate 15-20 minutes a few times a week as an entry point.

Kiss said: “Take a kinder, more gentler approach to your goals.”

In her job, Kiss spends a good deal of time helping individuals and families use their family’s resources – including money – to achieve their goals. Her approach to goal-setting works when managing the family’s finances, too.

“If you want to increase your family’s emergency fund…what you could do is plan to put aside a small amount each month, perhaps as little as $10 per month,” she said. “That might not seem like a lot, but over a year, that’s $120 for your emergency fund that you didn’t have previously.”
Kiss encourages families to talk about goals, particularly when it comes to spending money. When appropriate, involve kids, she says, particularly as they grow older and transition into helping with such expenses as vehicles, insurance, weddings and more.

“Many of us are fearful that we will out-livé our money; we wonder how we are going to stay active, interested, curious…all of those things,” Kiss said. “That all has to do with family resource management. I always say that successful money management is that you get to the end of your life and you have some money left…and you’re meeting your goals, whatever they are.”

K-State Research and Extension has an online publication titled, How Are You Doing? A Financial Checkup, to help keep people on path to meet their life’s goals. The publication is available online from the K-State Research and Extension bookstore.

“Sometimes – whatever goals you’re setting – you don’t take your intended actions,” Kiss said. “Don’t beat yourself up. Wherever you’re at, just keep thinking ahead. Share your goals, write them down and review them periodically; but don’t obsess over them.”

More information on personal well-being, including family resource management, is also available at local extension offices in Kansas.

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