

# Monthly Goal Check-in #1 - @ 2/1/2016

As I write this monthly goal check-in we are officially 32 days into 2016. Most people started the year off strong with their New Years resolutions for 2016. Well, at least [the 45% of people](#) who actually set New Years resolutions (US based statistics). The low participation rate isn't even the worst news, of those 45%, [1 in 3 have already given up](#) by the end of January. This means that 70% of Americans have already failed either by default or giving up.

I don't want you or I to be a part of that 70% group. If you're reading this, then you're probably still on track and fired up to reach your goals, I know I am.

If you hit a bit of a speed bump from coming out of the gate too hard, use this post as a reminder that there is still 11 months left in the year. Don't give up! Remember that when the going gets tough, the tough keep going.

This is also the perfect time for me to encourage you to check-in on the progress you have already made in your goals. If you set **measurable** goals, this should be rather easy. And if you set up the right tracking system, it shouldn't take long to evaluate where you are.

We tend to over estimate what we can accomplish in a day or week, but you would be surprised at what is possible over the course of a month.

We have 366 days in 2016. That is 366 opportunities to make forward progress in our goals. Some days are going to be better than others, its the nature of the game. The key is to keep it fun and remember life is just one big game. With 32 days behind us, that is 8.7% complete, that leaves us with 91.3% of runway left to make our goals a reality.

When you have a bad day, don't give up, get up and shake it off as you continue moving forward. Remember tomorrow is another day and another opportunity.

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## **My Personal Accountability & Check-in**


Before the end of the year I set my own list of goals with a very simple tracking system. Since then I have made a few modifications to it that more easily convey the progress I have made by adding a count and status bar. Below is where I stand with the [12 goals I set for 2016](#).



My initial assessment when looking at this, is that I have made some really solid progress. But let's briefly take a look at each one:

**Goal #1 [250 CrossFit/Hot Yoga Workouts or More, 6.4%]** - I averaged 3-4 workouts a month in January. This is exactly what I planned. I did however make a small modification to the original goal. When I first put this goal together I was only thinking CrossFit, but then my wife got me into Hot Yoga. So, the 250 will be a combination of CrossFit workouts and Hot Yoga sessions. During January I did 13 CrossFit workouts and 3 Hot Yoga sessions.

This leaves 234 workouts remaining for the year. In order to achieve the 250 goal, I will need to average 21 workouts for the remaining months. The plan for February is to get 13 CrossFit workouts in and 8 Hot Yoga sessions.

**Goal #2 [250 Days Eating Primal or More, 10.4%]** - The first 3-days of [Primal](#) were rough, I am not going to lie. My body had become addicted to simple carbs and sugar. The headaches sucked. But since then I feel leaner and more energetic. I should also point out that I have made one modification to ensure compliance and that is, I do allow myself cream in my coffee every morning. 

I am very pleased with 26 strict and compliant days. The other 5 days, although not counted as compliant, were only partial deviations. There were 5 days that I allowed some non-compliant food in for dinner. This system seemed to work very well and if I had to guess I would say I am probably down about 10 pounds for the month. I won't actually be stepping on the scale until 4-30-16 when challenge I am in has final weigh in. It's about process right now.

**Goal #3 [Earn \$270K in Gross Income or More, 23%]** - This goal took a big jump as my year end bonus just hit my account this morning. It is nice to start off the year so strong. We need to average \$18,900/month in order to achieve this goal by year end.

**Goal #4 [Publish 52 new Blog Posts or More, 15.4%]** - The eighth blog post for 2016 was published this morning. As long as we publish 1 per week we are fine. As of now I am slightly ahead of schedule.

**Goal #5 [Pay Down Mortgage Principle by \$25,000 or More, 12%]** - January marked the first month of year two in [our accelerated plan to pay down our mortgage](#). We are now amortizing the mortgage on our primary residence at

\$2,200/month and \$500/month on our investment condo.

**Goal #6 [Contribute \$24,650 to Pre-Tax Accounts, 20%]** - As of today I have contributed \$5,000 to my 401K and HSA.

**Goal #7 [Vacation 21 days or More with My Wife, Friends, and Family, 0%]** - I have not taken any vacation yet. But that will change this month as we have a trip planned to Northern California at the end of the month.

**Goal #8 [Save 50% or More of After Tax Income, 88%]** - This will be something that moves around each month. I just finished putting together my January 2016 financial report that has us forecasted to hit our 50% goal, but this is the reading for January.

**Goal #9 [Write 12 Posts on Other Blogs, 0%]** - I have actually submitted one but won't count it until it gets published later this month.

**Goal #10 [250 Entries or More in Wife Gratitude Journal, 6.8%]** - Solid progress, but I would like to get in the habit of doing this daily.

**Goal #11 [Increase Net Worth by \$112,000 to \$430,000 by 12/31/16 or More, 30.4%]** - As of today (with my bonus hitting) we have increased our net worth by \$34,000 so far in 2016, which puts us at 30.4% complete.

**Goal #12 [Earn \$12,000 in the Blog, 8.3%]** - This is a lifetime income goal. I have not updated the numbers for January yet, but so far through December of 2015 the blog has earned just shy of \$1,500. I admit this is a bit of a gimme so far. But my goals, my rules ☐

**Bonus Goal** - Due to recent developments I will be going for a promotion to VP in my day job. Lots of work to be done, but if I can deliver I have been promised this title. This will be a pass or fail goal.

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That is where I am at so far in 2016. I am very pleased with the progress I have made and am very much looking forward to updating everyone in another month. In the meantime keep charging forward with your own goals. Don't give in or surrender. Take it one day at a time. Measure your progress and I promise you will

surprise yourself with what you can accomplish in month, quarter, and year.

Sometimes the progress we make doesn't seem visible or worth the effort. But over time it really starts to add up and compound. Think about it this way...imagine you are trying to improve just 0.3% per day. That is not a visible amount of improvement, but it adds up to almost 1% improvement every 3 days, and by the end of the year you will have improved over 100%.

Onward & Upward!

-Gen Y Finance Guy



## Gen Y Finance Guy

**Hey, I'm Dom** - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)