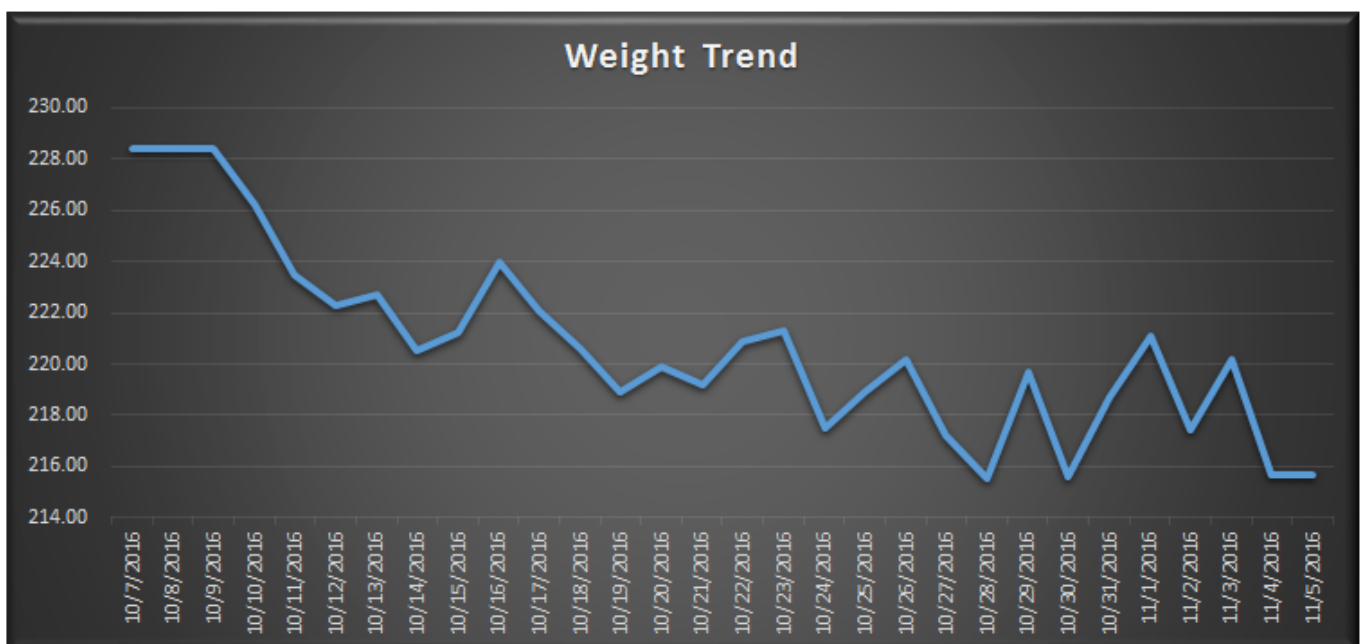


# Monthly Goal Check-in #10 - @ 11/1/2016

The theme for October has been to focus on health and fitness. All of the financial goals have either been exceeded or are on autopilot to success through the end of the year. As I shared earlier in October, I placed a [\\$1,000 bet](#) with a co-worker, with the winner who loses the most weight winning. The bet was officially agreed on 10/7/16 and I had a starting weight of 228.4lbs (I will spare you with the before pictures...for now). Let's just agree that I didn't start at my leanest. That said, it will be fun to compare the before and after pictures when we make the final weigh in on 12/21/16.

Below is my current weight loss trend over the past 30 days:



So far I have been able to drop 13 lbs, with a current weight of 215.7 lbs. The goal is to drop at least 20 pounds over this 77 day challenge, but the longer term goal is to drop 43.4 lbs, in order to hit my goal of getting back to a very lean 185 lbs at 5' 11" (last time I was here was in September of 2012 and my body fat was at around 9%).

The thing I have realized recently is that your health deserves just as much focus

and intensity (if not more) than your wealth. The thing that I like about optimizing your health or your wealth is the **fact** that **the path is all math!**

I love anything I can quantify and measure. I constantly remind the business leaders in the company that I work for that you can't manage what you don't measure. Over the past 30 days I have been layering in everything I learned about health and fitness the last time I made a big transformation from 240 lbs down to 188 lbs in about 256 days. It has helped me get the rapid results I have experienced so far. This past week I did find myself pulling my foot off the pedal in terms of nutrition, so I will need to kick that back into high gear in order to try to duplicate the same results over the next 30 days.

For most, this would be the time of year to just give in and let go of your health. For me, it is the best time to express my contrarian nature and go against the crowd. I would rather go into the holidays and through the holidays at my leanest. Plus, I have a trip to St. Thomas coming up at the end of the year, and as vein as it may sound, I want to look good with my shirt off. Yes, I want my wife to uncontrollably take a second look as I remove my shirt (it's only fair since I drool every time I see her in a bathing suit).

This is also the time of year where it is easy to lose momentum on your goals, using the "busy" holiday season as the excuse. I encourage you to **FINISH THE YEAR STRONG!**

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

Below is where I stand with the [12 goals I set for 2016](#). You can see that I have added some additional color formatting to visually see the progress made in each passing month.



As we close in on the last 2 months of the year, many of my financial are completed, and I have shifted my focus to my health & fitness goals in order to finish the year as strong as possible. It will be impossible to actually achieve those goals 100%, but I would like to at least aim for 70% or better.

I will admit that I am ~~probably~~ guilty of setting too many goals this year. Next year I will keep it at 5 or less (next year will be a slower pace). I haven't completely given up on anyone goal, but there are a few that I have moved to very low priority.

*Let's briefly take a look at each one:*

**Goal #1 [250 CrossFit/Hot Yoga Workouts or More, 60%]** - In October I finally realized that although I had averaged about 14 workouts per month through September, I was really just going through the motions. They were not as intense and focused as they should have been. On top of that I let a back injury that happened back in March be an excuse to my lower intensity workouts.

That said, this \$1,000 bet I made has completely refocused my energy. In the month of October I 21 workouts completed (and they were very intense).

**Goal #2 [250 Days Eating Primal of nutritional consciousness or More, 40%]** - I continued to replace a few of my meals with a shake this month, which counts as points towards this goal. But even more important, I was back to eating mostly whole foods (no processed junk, and very little alcohol).

**Goal #3 [Earn \$270K in Gross Income or More, 100%]** - We are currently on track to now bring in \$332K as of our November Forecast. Mrs. GYFG has been earning an additional \$5,000/month vs. the prior year, and then in October she got a 25% raise to her base.

**Goal #4 [Publish 52 new Blog Posts or More, 100%]** - This was officially completed in September. Based on my current publish rate, I should actually end up publishing 64 to 70 posts for the year.

**Goal #5 [Pay Down Mortgage Principle by \$25,000 or More, 100%]** - As expected our recent refinance had us blow past our goal of \$25,000. According to our accelerated plan we don't need to make another additional payment until April of 2017 ([due to our cash-in refinance](#)) to stay on track for the [7 year and 3 month payoff of our mortgage](#). We are currently on hold with making new payments until

then.

**Goal #6 [Contribute \$24,650 to Pre-Tax Accounts, 84%]** - This one is pretty much on auto pilot. Not much to think about here. This will be at 100% by years end.

**Goal #7 [Vacation 21 days or More with My Wife, Friends, and Family, 100%]** - Although officially completed, we still have 2 months to go. We do have a trip planned to spend 5 days at Lake Mead for Thanksgiving. Then we don't have anything on the calendar until the end of December when we go to St. Thomas in the US Virgin Islands for 9 days.

**Goal #8 [Save 50% or More of After Tax Income, 100%]** - This will be something that moves around each month. I just finished putting together my October 2016 financial report and that has us forecasted to hit 50%, but the reading for October itself is 46%.

**Goal #9 [Write 12 Posts on Other Blogs, 25%]** - Three guest posts have been submitted and published. Here they are if you would like to take a read:

- 1 - [The AC Interview Series with Gen Y Finance Guy](#)
- 2 - [Financially Alert Friends - Interview #3 with Dominic @ Gen Y Finance Guy](#)
- 3 - [10 Guidelines to Financial Independence with Gen Y Finance Guy](#)

I am behind on this goal, and honestly I think I will be lucky to hit 50% before the year is up. But I will do my best and forget the rest...

**Goal #10 [250 Entries or More in Wife Gratitude Journal, 33.6%]** - I need to start working on putting these together in some special format to give to my wife on Christmas day.

**Goal #11 [Increase Net Worth by \$112,000 to \$430,000 by 12/31/16 or More, 100%]** - I currently have us forecasted to actually increase net worth by \$178,000 for the year, which would be an increase of 56% over our 2015 ending net worth.

**Goal #12 [Earn \$12,000 in the Blog, 33.3%]** - This is a lifetime income goal. We have officially hit \$4,000. Check out the details I share in my [2 years of](#)

[blogging post](#).

**Goal 13 - Earn VP Title C-Suite Position [Bonus Goal]** - Now skipping VP and going straight to the C-Suite. The announcement got moved to November due to some internal sensitivities to the coming org changes, the financial benefits will not be effective until January of 2017. The title will be Chief Information Officer, it comes with equity (post to come soon), and a 40% bump in compensation.

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That is where I'm at so far in 2016. I am very pleased with the progress I've 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%.

**FINISH STRONG!**

- Gen Y Finance Guy

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**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](#)