

Achieving Goals



10 Ways to Set Financial Goals for the New Year and Stick with Them!

1. **Identify your values** – People’s values significantly impact what they do with their money. Setting goals that are in line with your values will be meaningful to you.
2. **Set SMART goals** – Make sure your goals are Specific, Measurable, Attainable, Relevant, and Time-bound (SMART). Write down steps you can take to reach your goal, and what you hope to gain.
3. **Prioritize your goals** – Which ones are the most important to you? Work toward achieving these goals first.
4. **Make it visible** – Post your list of goals somewhere you can see it each day. You can also create a visual board with messages and pictures that inspire you to accomplish your goal.
5. **Make a budget** – Most goals - whether financial or not - have financial implications. A budget allows you to see where your money is going, and can help you think about where you would like it to go. Is there room in your budget for your goals?
6. **Share your goals with others** – Share your goals with your family and friends. Better yet, find a buddy who will help you stay on track to reach your goals. You will be more likely to keep them knowing you are accountable to someone.
7. **Monitor your progress** – Set some time aside regularly to evaluate what you need to do to accomplish your goal. For example, if you are trying to reduce debt, make sure you check your debt balances often.
8. **Celebrate small steps towards your goal** – Some goals take a long time to accomplish. Celebrate any step you take that takes you closer to your goal. For example, if you’re trying to save for a vacation, congratulate yourself for saving money regularly for a few months.
9. **Start now** – Many of us wait until we feel the time is right to begin new behaviors. The ideal time will never present itself. But the earlier you start, the faster you can get there.
10. **Reassess your values if you can’t stick to your goal** – If you are finding yourself breaking a financial goal by reverting to old habits, you might need to look at your values once again. Values change over time, and you might find that the values you used to identify your goals are no longer as important or pressing. Adjust your goals accordingly, and you might find that the values you used to identify your goals are no longer as important or pressing. Adjust your goals accordingly.



To receive more information on financial coaching, please contact us at (720) 424-8688

CFO Event Highlights

Family Financial Literacy Night: Salsa con Salsa



Families from all over the Denver Metro area, Aurora, Littleton and Jefferson County came to the Center for Family Opportunity (CFO) to dust off their dancing shoes and show off their best homemade salsa on Thursday, December 3rd, 2015. CFO hosted its first Salsa con Salsa Family Financial Literacy Night for all families in the community to enjoy an educational and fun night. Large and local banks like Wells Fargo, TCF Bank, Key Bank and Denver Community Credit Union came to talk about all the accounts available to families no matter what type of documentation they hold. After receiving all the great information, adults and children alike, got to learn how to dance Cuban Salsa. The night ended with everyone tasting the homemade salsas families brought for competition and voted for the best one. Three lucky winners were chosen and got to take home a \$100, \$50 and \$25 gift cards. The families enjoyed themselves so much that they stayed after the event and continued to dance and mingle with other families. CFO will be sure to bring this event to the community in the Spring of 2016, and you will not want to miss it again!

Showcase Corner

Beda Patraca- Financial Coaching, Workforce Development and Citizenship Classes Student

Interviewer: How has the Center for Family Opportunity helped you reach your goals?



Beda: "I started to attend the Center for Family Opportunity (CFO) on April 2015. I have been living in southwest Denver area for over 30 years and never considered becoming a U.S. Citizen until I heard about the free Citizenship classes at CFO from my granddaughter. I immediately started the process of becoming a U.S. Citizen. When I started to attend classes I was unemployed and was really worried about how I was going to pay the \$680 fee to the Department of Immigration. Luckily Work Skills Instructor, Jonelle Henning from CFO began working with me and after a couple of interviews, I was able to get a position at the Bear Valley Goodwill Store as a processor. With my first couple of paychecks I was able to pay the fee for my application. I was determined to pass the exam and scheduled individual appointments after work to continue to learn and practice for the test. On December 10th, 2015 I scheduled for my interview and with support of my children and CFO, I was able to successfully pass the U.S. Citizenship test!"

CFO Events JAN. 2016

THURSDAY, JAN 14 | 4:30PM-6:30PM
 Legal Workshop: Wage Theft in CO

FRIDAY, JAN 15 | 8:30AM-10AM
 Center for Family Opportunity: 2016 New Participant Orientation

TUESDAY, JAN 19-20 | 8:30AM-10:30AM
 GED and ESL Classes begin for the Spring 2016 Semester

WEDNESDAY, JAN 20 | 8:30AM-10:15AM
 Nutrition 101 for your Family Workshop

TUESDAY, JAN 26 | 4:30PM-6PM
 Financial Workshop: Financial Goals for the New Year