

HELPS

Health Enhancement for Lifelong Professional Students

How Realistic are Your Career Goals? A Quick Checkup

You've set some ambitious goals for yourself. That's what you're expected to do as a graduate or professional student, right? But what happens when working toward those goals becomes so stressful you feel like you're about to snap?

Stress-inducing goals

"Inappropriate goals can create stress, so you should examine the reason for the goal," says Rick Brenner, founder of Chaco Canyon Consulting in Cambridge, Mass., which helps individuals and organizations improve their effectiveness. "Some people accept other people's goals as their own. You need to

consider whether you are pursuing a certain degree because of family expectations or traditions, or because of an unfulfilled goal of a parent."

Another type of stressful goal is one that involves doing things you don't want to do.

In a graduate school environment, students who hate memory work may find that their degrees requires a lot of it. Or someone who prefers working solo learns that a major grade depends on a team project. When you dislike the tasks along the way to accomplishing a goal, stress can pile up.

"Students can get into a program not realizing all that's involved," says Brenner. "Then they get stuck, because they stay at it too long. They feel it's not permissible to make a change, because that means acknowledging an error. There are people who go through years of extensive professional training and then just

stop. They can't handle it anymore, and they are miserable with their choices. But if they'd made adjustments earlier, and set goals that were more consistent with their preferences, they could have avoided the situation and all the stress surrounding it."

Goals with a distinct time limitation can also cause stress. Many of these, like exams and assignment deadlines, are unavoidable. But some time limitations are self-imposed, and may require a reality check.

"For example, you decide you have to get a promotion at work by next year, because you and your wife want to have a baby," says Brenner. "But a promotion may not be consistent with your job situation, and it's mainly beyond your control. You have to distinguish between a goal and a desire."

Ever-expanding goals

"Goal creep" can be a problem for graduate and professional students, Brenner says. This happens when the original goal expands gradually to

the point that it becomes unachievable.

"Say your original goal is to become a doctor, so you go to med school," says Brenner. "Then you tack on the goal of becoming a specialist, which requires another two years. Then you aspire to become a neurosurgeon which means even more training. After awhile the people around you start wondering if you'll get out of school before it's time to retire. And you may be so wrapped up in it that it's hard to imagine what being done will look like."

"People who keep expanding their original goals, and who happen to be married or in committed relationships, might want to consider the feelings of their partners," Brenner advises. "Goal expansion can postpone the end of schooling by several years, it can put a severe strain on the relationship."

Super-sized goals

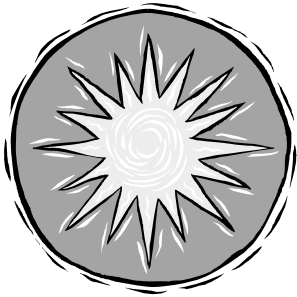
A realistic goal is small enough to be achievable, says Brenner.

We want you to thrive, not just survive, at USF

The Health Enhancement for Lifelong Professional Students program can assist when you're not sure where to turn.

HELPS is available for you 24/7: 813-870-0184

(continued on page 2)



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Realistic Goal Setting

(Continued from page 1)

“A lot of people tend to pick a goal that is so far away that they don’t see how to get there—it’s too big. For a goal to be useful for the short term, you should know how to get there.”

“To test how realistic your goal is, ask yourself whether you know what steps you need to take to reach it. Say your goal is to become a billionaire. That’s not a particularly useful goal by itself. But if you set up a series of

smaller goals, like saving a certain amount, taking an investment course, and preparing for a career that pays exceptionally well, you can accumulate a series of successes that can get you to your ultimate goal.” ■

Q & A with a Career Coach

Joan Bolmer, a Houston-based business and personal coach, offers goal-setting tips.

Q: Why is goal setting important as a solution for reducing stress?

A: Goal setting is a way to sort out the important and/or critical from the easy, but not-so-important things in your life. When you have clear goals, it is easier to say no to things that do not contribute the attainment of your goals.

Q: Why does goal setting fail?

A: People set too many goals, allowing too little time or energy to accomplish them.

Q: How can goal setting be more successful?

A: Cut your goals by 25% and double the amount of time you think the remaining goals will take. Break goals down into smaller pieces so you don’t need big chunks of time to do the whole thing. Small step accomplishments give you a sense of success and progress along the way. Collaborate with others to help meet your goals.

Saving Money: A Realistic Goal?

Do you really know where all your money goes? A recent Financial Literacy Survey conducted by the National Foundation for Credit Counseling (NFCC) reveals that almost two-thirds of those surveyed admit to not tracking their spending. On top of that, a November 2006 Pew Research Center telephone survey showed that two-thirds of Americans acknowledge they do not save enough, and more than one-third say they often or sometimes spend more than they can afford. The NFCC offers these practical tips to help you save:

Track your expenses. To find money available for savings, first determine where you are currently spending your money. You can’t know where you’re going until you know where you are. Write down every cent you spend for one month. You just might be surprised.

Customize your budget to fit your lifestyle. When constructing your budget, be realistic when looking for opportunities to save money. Don’t be too strict, or you won’t stick with your plan. Know, however, that small changes over time can indeed add up. For instance, instead of eating lunch out every day, brown bag it two days per week. Take a look at your cable package and cell phone plan to determine if you have the right fit for your lifestyle. Evaluate the necessity of having a land phone. Savings opportunities are available in each spending category.

Pretend it never happened. When you get a raise, birthday money, bonus or tax refund, quickly put this extra income toward your retirement plan or savings account. The longer the extra money is in your possession the easier it is to spend it. If you were anticipating using this extra money to buy something special, instead consider using the money to pay down credit card debt, give yourself a small treat, and deposit what’s left over into savings.

Visit www.nfcc.org for more saving tips, financial management resources and help for managing your debt.