

#57: Goal Setting: How to Make Big Things Happen



Full Episode Transcript

With Your Host

Debbie Sassen

#57: Goal Setting: How to Make Big Things Happen

You're listening to the *Mastering Money in Midlife* podcast with Debbie Sassen, Episode 57.

Welcome to *Mastering Money in Midlife*, a podcast for midlife women in business to overcome financial anxiety and make more money without burning out or sacrificing their families. Join Certified Life and Money Coach Debbie Sassen, as she shares practical business strategies and mindset shifts that help you dissolve the money blocks that keep you stuck in a cycle of underearning and undersaving, sabotage the growth of your business and prevent you from building the wealth that you desire.

Hello, my friends, and welcome back to the podcast. Today, we are going to talk about how to make big things happen. We are halfway through December 2022, if you're listening to this podcast when it drops. And, people are already thinking about how they're going to end the year. I know there are even some people who are on vacation and we're not going to see them until January.

So, if you're listening to this podcast after the new year, that's fine, it's still really important to figure out how you can make big things happen in your life, in your business and in your money, in 2023. Or, if you're listening to this podcast when it drops in December, thereabouts, then this is a beautiful time for you to think about what you want to accomplish in 2023, 2024, 2025, and beyond. Because together, we can make big things happen.

Before I jump into the podcast, I want to let you know about a special training that I'm doing during the eight days of Hanukkah. Hanukkah runs this year, from Sunday night, December 18, through Sunday night, December 25. I'm going to be giving you eight days of Money Healing exercises. Healing your relationship with money is one of the most important things that you can do to create a better relationship with yourself.

The money that enters your life goes into it and out of it in so many different ways on a daily, monthly and yearly basis. And when you heal your

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relationship with money, everything else in business becomes easier. And a little bit later in the podcast, I will be talking about the importance of healing your relationship with money as one of the ways that you can make big things happen in your business and your money, in 2023.

But just for now, I'm inviting you to join the training. Go to my newsletter, DebbieSassen.com/newsletter, to get all of the details about Money Healing, when it becomes available.

All right, now, let's talk about how you can make big things happen in 2023. So, the first thing, you probably know this if you've been hanging around me for a little while. And if you are new to my world, you're going to find out about it now. And that is, I am a lover of setting goals. I love setting big, audacious income goals for my business.

Now, I don't beat myself over the head if I don't make the goal. But you and I, we are in business to make money. That is the purpose of our business. I mean, the purpose is to serve our clients. And the reflection of the way we serve our clients, is seen in the money that we receive. We measure our success in our business through the money that we generate. Through the offers that we create and we sell, the people we serve, and the money that we receive.

So, if you want to make a big thing happen in your business in the coming year, or two, or three, I strongly recommend setting a big, audacious income goal. Not how many units of coaching you sell, or how many photography sessions you sell, how many blog posts you're going to write, or websites you're going to create for your clients. But how much money you are going to create in the service of your people.

That's number one; is just always remembering that there is an income goal. That's not really part of my seven-step process, so let's start bringing that goal together with step number one. Step number one, is to begin with the end in mind; that's where we're going to bring the goal in. And if I get to December 31, 2023, my question for myself is; how much money will I want to have created in 12 months from now?

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The fascinating thing about our brains, is that we don't really differentiate between what is in the present moment, and what is in the future moment. We create our reality in our mind. And what that means, is that sometimes our brain can actually get confused, so to speak, between what is happening now and what is happening in the future.

If we're focused on the future, on the thing it is that we are creating, we are much more likely to bring it into existence. What I recommend, is that you put pen to paper. You can type it up in a Google document or in a Word document, but it is way more effective to actually put a pen on a piece of paper because it activates different areas in your mind. And that hand-eye coordination, and whatever it's calling up, is so important to reach deeply into what your unconscious mind believes is or is not available for you.

Go to the future, and write as if you are standing on December 31, 2023. Write about everything that you have already created. So, you have created \$100,000 in your business, or \$200,000 or \$500,000. In your business, you have served your people doing the services that you provide, selling the products that you sell. You have invited people into a group container, into a one-on-one container. You want to be a speaker, or you want it to do a TED talk.

Really go to the future, and be that future version of you. And when I think about how I make big things happen in my life and in my business, this is exactly what I have done all through the years, with everything. It goes back to when I applied to college. I was living in Los Angeles, and I applied to Smith College in Massachusetts. I had never even visited the campus.

And if you ask a sort of 20-, or 30-, or 40-year-old version of me what I was doing there, I was such a fish out of water; this L.A. girl all of a sudden ending up in New England. I was really not in a place that was well-suited to me, but neither here nor there. I imagined that I was going to be the student in that New England University.

And I got four seasons; I got to see the fall that I never really saw, with all of the vibrant colors, when I was growing up in Los Angeles. I got the winter

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with the snow. And I was imagining, as this girl who loves the beach and loves the sun and loves the saltwater, that I would also enjoy the snow. And it wasn't bad for a few years of my life. But I'm much happier being in warmer climates. But I really believed that I could make that possible.

And then, after college, I worked on Wall Street. And then, I moved to London, sight unseen, almost. And then, I moved from London to Israel, and I've created a whole life and a family here. And who even knew that I could raise a family with eight children? It's not something that I grew up with.

But one after the other after the other, I just kept going to my future self, and believing it was possible to add another child to our beautiful family. And thank the good Lord, it has really worked out beautifully. And now, as you may or may not know, depending on how long we've been together, I'm the grandmother of 14 beautiful grandchildren. And we have, God willing, two more on the way.

I'm going to take you into a little bit of a side story now, because I think that this is very valuable. When I really think about creating big things, besides the weddings that we've also put on, you know, for our children. I think about nearly five years ago, when I made the decision, together with my dad, to hike Half Dome in Yosemite National Park.

Now, for those of you who have never been to Yosemite National Park, I strongly recommend that you go at least once in your life. Yosemite is just a beautiful, sprawling, lush National Park, and in California. I mean, you could really hike there for days and days and days. And, I'm sorry that I've never had more than a few days there at a time. I've been there twice in my life.

But in 2018, when my dad came to visit us in Israel for my son's Bar Mitzvah, he mentioned that he was interested in climbing Half Dome for his 80th birthday. Now, talk about making big things happen. My dad had hiked Half Dome as a boy scout, when he was a teenager. And, he wanted one more time in his life. And he's now in his mid-80's, and he should live and

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be well to 120, but he was also very aware of the situation that he probably wasn't going to be hiking Half Dome at the age of 100.

So, he decided that for his 80th birthday, he was going to hike this mountain. If you actually go on to the Yosemite website and read what it says about Half Dome, it says that Half Dome is the ultimate Yosemite day hike; the one you can't die without doing. And, the one you're most likely to die while doing. Now, just think about that for a moment. That here's my dad, who's 80 years old, wanting to climb this mountain that is supposedly very dangerous.

If you go and you look at the statistics about what happens; Yosemite has a North Face and a South Face. Most of the people, over the years, who have died climbing Yosemite, they have died when they have climbed up the North Face. Yes, that's where the outerwear comes from, is the North Face. And they're rope climbing or they're free solo-climbing.

The South Face is strenuous, and yes, there have been deaths. There have been, I think, nine deaths in the last 100 years. And most of those have been during wet weather. But it is much, much safer; strenuous, but way, way safer than the North Face. And in terms of difficulty, it is ranked 11 on a scale of 1-10. So, here's what we're talking about with my dad, who wants to do this.

And my stepmom was rightly a little bit nervous about her husband, in an advanced age, wanting to do this. So, she asked my husband if he would be willing to go. I was pushing him; he should go, he would have a great time. He's a great outdoors person. After my husband, Jonathan, said yes, I really thought to myself. I said, "Wait a second. Why does he get to go hiking with my dad? But like, what am I, minced meat?"

So, I signed up, together with my husband, and my dad and my sister, and my sister's friend, who didn't end up hiking with us because she wasn't that kind of a hiker. And my dad's cousin, who was 10 years younger than he was. We all decided that we were going to climb Half Dome. We had a date to do that, in June of 2018.

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So, first, I started really going to the future. Visualizing what it would all be about, and looking at YouTube, and reading blogs, and what I needed to do, and even looking at this piece of beautiful mountainous region in Half Dome. Like, what am I even talking about? Imagining that I could be the person who could get myself to the top.

I had no concerns about the hiking part and being, you know, physically in shape; I was spinning regularly at the time. I knew that I would have to do a little bit more work, but the last, about 25 to 30 minutes of the hike, is pulling yourself up cables; it's a 60-degree incline. And for me, I don't have a lot of upper body strength. I have, you know, good lower body strength. This was going to be quite the challenge.

I had to really believe that I could do it. And, I had to be willing to fail. This is where I really went deep on my relationship with me. Because I didn't have any concerns that my husband couldn't do it. I never had any concerns that my sister couldn't do it. My sister was always like Spiderman on the monkey bars, when we were in school, and she could do cartwheels and back walkovers and all the gymnastics things. But then, there was me. And, I was never able to do any of those gymnastics things.

In fact, I dislocated my finger once trying to do a back walkover. So, I knew I was going to have to do a little bit of extra weight training and strength training to get in shape. And I really had to work on my relationship with me, and my willingness to fail. But we're gonna get there in a minute.

Even before considering that, it was really believing that it was possible for me to become the person who could get herself in shape and get herself up that mountain. So, if there is something big that you want to make happen in your life, really go to the end. Begin with the end in mind and write yourself a letter, a story, a note, about everything that you have achieved already, as if you have already made it happen.

As I said, your reality exists in your mind. And when you focus on the end, and the things you've already completed, rather than; maybe yes, maybe

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no, I don't know, who's to say? It's much more likely if you believe in yourself and your goal ahead of time. That's number one.

Number two, this goes back to the strength training; the person that I needed to become in order to get up the mountain. I hired myself a personal trainer, and we were doing push-ups and pull-ups; I never have ever managed to do a pull-up.

But I did some I think, with her maybe holding my legs and lifting me up, or doing it from a chair. Or, doing a bunch of upper body strength training exercises, in order to get myself in shape for pulling myself up those cables at the end.

And I liken strength training, which is something that's very physical and something that's very practical, to the strategy, and the plans that you are going to create for your business and your money to reach your 2023 or 2024 goals. There has to be practical steps that you're going to follow. You can't just believe it's going to happen and expect it to manifest itself out of thin air.

You have to put yourself to work and take a step-by-step plan towards your goal. Otherwise, you're just going to end up, you know, believing that you're going to the right, and you're going to end up waking up six months into 2023 and find out that you actually took a sharp left turn, and you are way off plan.

The other part of what I call “strength training” or strategizing to meet your goal, is thinking about the obstacles that could come up. And then, also creating strategies to get around those obstacles. So, when you're talking about a full day hike, and this hike up and down Yosemite, is a 14- or 16-hour hike. Because you have to go all the way up, you rest a little bit at the top, and then you come down. We started early in the morning, because we were walking with my dad at his pace; it actually ended up being about a 17-hour hike.

We were coming back down the mountain in the dark, and it was a little bit uncomfortable. But we did it anyway; totally exhausted by the time we

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finished. But some of the obstacles that you could meet on your way, would be running out of food, running out of water, not having a flashlight, or running out of electricity; because it's not like you have street lamps on the way up and down the mountain.

And when you're coming back down at night, you have to make sure we had headlamps, you know, so that we could see where we were going. And of course, you have to have a first aid kit, in case you fall, you know, twist an ankle, you scratch or scrape yourself. I don't think that happened to any of us.

I do remember coming down and not having steady footing and landing right on my butt, and that was very painful. But other than, you know, a little bit of bruising on my backside, I don't think any of us suffered anything, you know, that was really, really more harmful than that. But making sure that you have ace bandages and phone numbers for the emergency crews.

As I said, the Band-Aids and other things you might need, that would be planning ahead for all of the obstacles. So, let's take that now to your business and your money. What obstacles could come up? That could be tech issues that you might be facing in your business. It could be, maybe you didn't reach your goal at the end of one month or two months.

I mean, you had a plan that you were going to, let's say, create \$10,000 every single month, in the first six months of the year. And then, you expected that as you created some momentum in your business, you would be earning \$20,000 in every single month, in the second half of the year. And maybe, the sales didn't come in as you anticipated.

Maybe, you decided to launch a webinar and nobody showed up. Maybe, you got sick, maybe you got pregnant, maybe somebody in your family had a health issue. And so, there was another obstacle that showed up in your way.

And sometimes, the obstacles just happened and we didn't expect them. Like if there was a health issue or a mental health issue, and something had to be dealt with. And then, you just get to ask yourself; do we keep our

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goal for the upcoming year? Or, do we stretch our timeframe out, and make big things happen over a two-year time span or a three-year time span.

But always realizing that things do happen that are unexpected, and having a plan B; hopefully you never have to use it. But you want to make sure that you have something in your back pocket that you can pull out, if need be. So, all of that together, is kind of like the strength training that I did for Half Dome.

Step number three is endurance, in terms of climbing. And I liken that to mindset in your business. Right? We can have all the strategies, and all the plans, and we have all the ways to get around the obstacles. But if we're going to run out of steam, meaning we're not there for the long haul, then of course we're never going to be able to make big things happen.

You have to have your brain on board with you whenever you are going towards your goal. So, you want to keep in belief, day after day after day, that it's possible to reach your goal. That there are people in the world who want to buy what you are selling. In fact, there are more people in the world who want what you're offering than you can see right now.

You also want to have belief in yourself, that you can really fulfill your obligations to your clients. Imagine that you are a website designer and developer, and somebody comes to you with a project that is bigger than anything you have ever created before. And, you're sort of hemming and hawing, "Maybe, I can do this. I don't know, I've never had a project this big," your energy is shrinking, and you're not believing in yourself.

Well, of course, the potential client is going to sort of feel this wishy-washy energy, and they're going to back away, and they're not going to want to work with you. Of course, I never suggest that you lie to your clients, but if it's a little bit of a stretch outside of your comfort zone, and you know where to find the information that you need, and you're willing to put in a little bit of extra hustle and grit to, you know...

You probably just have to watch a few trainings on YouTube to figure out what it is that you need. I mean, pretty much anything and everything you

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ever wanted to find is on the internet, and you can just Google it. But really believe that you have everything you need to satisfy your clients and take care of your clients.

You can hire a mentor for you, if you're really going a little bit outside of your comfort zone, and you need a little bit of accountability and stretching and growth along the way. But you must have your brain on board, believing in yourself, believing that your clients are out there, and believing that you can serve them.

So, that's step number three; is really having your mind set on board. That you can make your goal happen. And, that you're here for the long term. You're not giving up after a month, or two, or three. Unless, of course, something unexpected happens.

Step number four is healing anything that comes up. So often, when we are creating big goals in our business and making them happen, money scarcity comes up. And, this is a very big invitation for you to heal your relationship with money.

If it's not happening fast enough, and you were feeling a lot of energy coursing through your body, or you're feeling stuck, you're feeling a big heavy plate in the pit of your stomach, tension in your shoulders, pounding in your chest, your heart beating up into your throat. Whatever nervous system reaction you are having to reaching your goal and creating your big thing.

That is an invitation for you to understand why you are living in money scarcity, and what happens. Is there a family of origin story around scarcity that needs to be healed and cleared? Is there fear of being wealthy and leaving the tribe? You have your peer group and your colleagues, and your family of origin that you are part of.

And if you actually make big things happen, create more money, then you feel like you're not connected with that old group of people anymore, and you're leaving the tribe, or you're getting kicked out of the tribe. And that,

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can create a lot of uncomfortable energy in our bodies. It is an invitation to heal your relationship with money.

It also can come up, as a need to create this big goal, a need to create all of this money, as a way to validate ourselves. And this one, often comes up with my clients. It's like we know, on a logical level, on a cognitive level, that the money we earn has no connection with our self-worth. But somehow, on a body level, on a nervous system level, we make a connection between the two.

And again, this is simply an invitation for you to heal that relationship with money that says money equals worth. That says that your net worth is equal to your self-worth. We might know that it is not true, but the body doesn't yet know it. And it's an invitation again and again and again to heal that relationship.

What I also see so frequently, is that as entrepreneurs grow their businesses and as they make more money, all of a sudden, money scarcity that did not exist when they were living month-to-month or paycheck-to-paycheck, all of a sudden, the money scarcity crops up. Because now, they're so afraid of losing the money. Or, they're afraid of losing the status. They're afraid of losing who they become.

And, there is a lot of shame. Or, if we think about going to the future, they're projecting shame into the future, because maybe they won't be meeting their goals. That shame, that feeling that something wrong is happening, and they're going to lose the money, lose the status, lose being validated as a person, that comes up. And it will absolutely, shut you down.

Or, have you in a cycle of overworking and overdoing, and not living a balanced work life, family life, home life. You'll just be working more and more and more. Hustling your way to creating a bigger business and making bigger things happen, and making bigger money happen.

All because of your fear of failure, fear of feeling shame, fear of loss, fear of being kicked out of the tribe. And the tribe that you jumped into, all of a sudden, there's the fear that you won't be in that tribe anymore.

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There's so much drama about losing the money, once the money has been created. So, that comes up. And again, as I said, the failure, I talked about this, you know, just a little bit ago. But that fear that, actually, you might not meet your goal, and that big thing that you were expecting, and you visualized, and you went to the future, and you really believed in your body, down to your tippy-toes, that it was going to happen.

If, as the year moves along, it doesn't look like it's happening, then all of a sudden, the failure crops up. And this might be connected with an origin story with your family. It could be connected with school, where if you didn't do well on your test, you were a failure. That teacher would put a big F or like a big red circle or question mark.

And maybe, you had to stay after school in detention, or the note went home to your parents. But there was a lot of fear of failure. And again, fear of shame, that's coming up because we connect our results, in our mind, with this cause-effect relationship that we have grown up believing exists.

When we sort of see the light at the end of the tunnel, as if it's not going to be created, all of a sudden, that fear comes up. And we just want to slow down, drop into our bodies. Notice everything that's happening, everything that's coming up. It is an invitation to you, to heal your relationship with money and heal your relationship with yourself.

So, that, my friends, is step number four; is as you are creating your big things, it is an invitation to you, to heal whatever comes up.

Step number five is accountability and coaching. When I hiked Half Dome, or as I was preparing for my climb up Half Dome, my husband and I went hiking regularly. I don't think we've spent so much time together in the last five years. But we were having regular hiking dates. Where we found hikes, we went out, we stretched ourselves, we worked on our strength, on our endurance being out in the heat in Israel; in the spring and in the summer, it can be oppressive.

So, we did all the things and we really were there for each other, pushing each other along. And, that's the accountability piece. It's beautiful to have

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a network, a tribe, of accountability buddies. But there is a big difference between an accountability buddy or partner, and a coach. A coach will stretch you beyond what you believe is possible.

Sometimes you can get too, buddy-buddy with your accountability partner, and your partner won't stretch you farther; they'll just be good with where you're at. But the coach will sort of be there as a neutral party. And the coach, you've hired to actually make things a little bit more difficult.

You'll do more reps when you're doing your push-ups. You'll work a little bit harder on your squats or on your lunges. You'll lift more weights. Whatever it is that you want to stretch yourself and grow, the coach is going to help you do that.

And similarly with your business, the coach might set your goal a little bit higher. The coach might give you a deadline for something that you were a little bit indecisive about. The coach will notice your blind spots and tell you where you are selling yourself short. It is so helpful to have someone who has your long-term best interests at heart, and isn't going to let you get away with 50 or 60% good.

Who's actually going to have you showing up for yourself and your people to make bigger things happen, so that you can create more money in your business and in your life, and have a bigger impact in the world. Coaching is an amazing investment in you, and your future self. And when you take care of yourself, you also have more capacity to take care of all the people outside of you. That's number five.

Number six is tweaking your process as you go along. We always want to be evaluating what's working in our business, what's not working, what can I be doing differently. It doesn't mean giving up the goal. As I said earlier, it could be that you have some new information, and you need to change your timeframe. And, that's fine.

But unless there is some big shift that's happening, and some big reason why you want to give up your goal altogether, we really want to believe that that end-of-2022 version of you, early-2023 version of you, saw the end

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and really believed it could happen; that it's still there. And, there's no reason to give up on your goal.

We just have to like tweak the process, find out what's not working, maybe change up a few things, and keep going towards your goal. Because that's when the magic happens. There's always going to be a river of misery that you're going to have to cross, where it looks like things are not going as well as you wanted.

Or, maybe there's gonna be some time pressure, a deadline pressure, tech issues, that are going to totally set you off course. And you're just gonna want to like throw your laptop out the window. I've had many of those moments over the years, where I've just been like, "I am done. Shut down the laptop. Open the window. Toss. Goodbye, business."

And you know what? After you go outside for a walk, have a drink of water or coffee. I love to do some EFT tapping to calm my nervous system, and calm myself down. But I have to tell you, I think the walk outside is probably the best thing, ever. Usually, you come back down to your senses, and you recommit to your business and your people and your goals.

Always, always be willing to tweak, shift things a little bit. Maybe, you need to do a little bit of pivoting, or work around some obstacles that have come up along the way. Just keep going towards that beautiful vision that you have created for yourself.

And number seven, is you reach your goal and you celebrate. We women in particular, are really hard on ourselves. We don't celebrate often enough. We're so used to being in the cycle of doing all the things. And that's why the last couple of podcasts before that, I celebrated my launch. I celebrated my podcast. I want to be a role model for you to celebrate the milestones in your business.

Celebrate the income that you create every month. Celebrate the clients that you're serving. Celebrate the products and the services, and the new things that you're offering, and the launch, in your business; celebrate it all.

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Really wire into your bodies, into your nervous system, that it is safe to celebrate, and brag, and take up space, and share with the world all of the beautiful, amazing awesomeness that you're creating in your business, and in your money and your life. Be an inspiration to those people who are looking up to you.

All right, my friends. That is what I have for you today, how to make big things happen. It starts with the end in mind, and really go deep into visualizing it. Step two, is your strategy and your plan, and figuring out how to get around obstacles. You're going to work on your mindset; the thoughts you think matter.

And number four, you're going to heal anything that comes up. And believe me, things will come up and your body is always going to give you very valuable information. Slow down, lean into your body, and ask your body what it wants to tell you. And then, you get to tweak your process. Figure out what's going right, what's going wrong. Make sure you have an accountability buddy and a coach to stretch you and show you your blind spots.

And then, when you get to the end, you're going to celebrate with all your heart, all your soul, and all your might, because you have created a big thing in your business. You made it happen in 2023.

All right, my friends. I want to remind you to go to my newsletter, DebbieSassen.com/newsletter, and you are going to get all the information about the Eight Days of Money Healing that we will be doing during the eight days of Hanukkah. It starts Sunday, the 18th of December and it goes through Sunday night or Monday, the 25th, 26th of December.

You're going to be getting eight short exercises that you can do in 5, 10 minutes a day, and help you to heal your relationship with money from the inside out. So, that you can show up in 2023 with more energetic capacity to ask for money, receive money, hold more money, and share your money with the world.

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All right, my friends. Thank you for being here, and bye, for now. I will see you next week on the podcast. Bye

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