

## **Stop Setting Goals and Start Creating Habits**

### **By Bill Sparkman, The Coach**

Goal Setting can masquerade as procrastination in disguise. Too many loan officers spend too much of their time “goal setting” and little time working on achieving their goals. At one of my seminars, just recently someone told me that they believed the key to success is the ability to set goals. Well, I had to take exception with that comment. I believe that goal setting is an admiral trait that most top producers utilize as part of their success strategy. The ability to create winning habits may be more important than creating goals. It is the habits you have on a daily basis that will get you over the goal line and to the top of your field. One of the top reasons for failure in the loan business is that not everyone can work in an unstructured environment. Habits are what create structure, not intention. I guess I should clarify that there is a difference between negative habits and positive habits. Its simple, negative habits create negative results and positive habits create positive results.

To reach the level of success that you desire , there are some habits that you currently have that you will need to break. There are others that you will need to make. Begin by looking at the general areas of your life and business that have become habitual and predictive. Next you must decide if that habitual behavior is getting you closer or farther away from what you want. If the habits you have developed for yourself are not getting you what you want, it is decision time. Change your habits or stop complaining. Here is an example, a loan officer that I know has a habit of arriving at his office ready to work every day at 10:30 or 11:00. He also doesn't want to hit traffic on the drive home, so he leaves no later than 3:00pm. He also goes to lunch with someone from the office everyday. (By the way, eating with a potential client is always a better idea.) The best part is that he complains that there is just never enough time to prospected. Duh! He only works three hours a day. He has created habit shared y many underachievers – a lack of work ethic. There are too many people willing to move the stool when its time to move the piano. His low production can be directly related to the work habits that he has created for himself. Take a look at your daily “routines”. Are they positive or counter productive? To prevent counterproductive activities from creeping into your performance, pay attention to every aspect of your business. Watch out for these commons traps so you can head them off at the pass before they become ingrained habits:

1. Inflexibility – the difference between success and failure often lies with your commitment to self improvement. For better results, you must get better. Be willing to make adjustments to your plan. Develop the habit of learning. To earn more, you must learn more. Think of continued learning as your “Mental Fitness Program”.
2. Low (or no) Enthusiasm – Have you ever met someone who upon entering a room, the lights actually dimmed. Some people can take the energy out of any situation. When operating your business or life, a high level of enthusiasm can be your “secret weapon”. All accomplishments begin with enthusiasm. It is more important than experience. One of the “Habits of Success” is enthusiasm. Ralph Waldo Emerson was quoted as saying “nothing great was ever achieved without

- enthusiasm. Top producers are excited about their business and their customers business. Enthusiasm wins over genius 90% of the time.
3. Negativity – It is difficult to think of unhappy people as motivated and successful. The habit of being negative is hard to break. Some people have been negative for years. There are people who can find something wrong with anything you tell them. “That will never work” or “What makes you think you can do that?” are a couple of their favorite lines. They want others to feel as badly as them. Great spirits have always received violent opposition from mediocre. Surround yourself with powerful, positive people. Your habit of staying positive may have you smiling all the way to the bank.
  4. Playing It Safe – Go for it! Stop tiptoeing around the edge of the pool. It may be time to “step it up”. Developing the habit of risk taking is what is required for all accomplishment. Small failures proceed all growth in your business and life. Be willing to fail your way to the top. There are many examples of people who have achieved greatness against all odds. They never swayed from their belief in themselves, nor their willingness to stay focused in what they wanted. They developed the habits required to reach their goal. Albert Einstein was labeled unsociable and mentally slow. He didn’t start talking until he was 4 years old. His father said that he wasn’t normal and would never amount to anything. He was eventually expelled from school. You could say he “failed his way to the top”. He had the habit of taking risks that is shared by all great achievers.

Stop for a moment and look at your business and the habits that you have developed. Are your daily habits and routines leading you to the top? Do you have to make adjustments to those habits what habits must you break or make that would make the biggest difference in your results.

Permanent failure in your business will occur only 2 ways. 1) Doing what doesn’t work and 2) not doing what does work. Create the habits necessary that will get you from where you are , to where you want to be. Being flexible, staying enthusiastic, being positive and being willing to fail your way to the top are 4 things that you can control, and the beginning of creating “The Habits of Success”.

Until next time..... Keep Winning,  
Bill Sparkman, The Coach

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