

Dr. Muzzammil Ali

# GOALS



## THE 5-STEP SYSTEM

SET YOUR LIFE UP TO WIN



# Background

My name is Dr Muzz. I am a Critical Care doctor in the UK who has a huge interest in personal development. If you already follow me on Instagram @mybestversiontoday you know how much I love to read. I extract the key practical insights from a variety of books and present them in a way that is easy to apply to life. I use mnemonic devices and chunking to help my followers retain these lessons.

A recurrent problem with society today is that even though we all have ambitious goals, we usually struggle with consistent implementation. This results in us having the same resolution every single year because we have made little or no progress. Sometimes this even manifests as a state of regret.

As a doctor, I have had a fair bit of experience dealing with patients who are on the brink of death. A common thing that is said is *"I wish I did....."*. The blank is a goal that the patient had for years, but never really followed through with it.

It is very sad to hear these stories. No one wants to look back on their lives with regret knowing that they could have done more. Everyone wants to look back with pride knowing that they worked hard to accomplish personal goals. And even if they weren't accomplished, there is still satisfaction in the effort that was put forth.

This is why I created this eBook. Through reading hundreds of books, and through trial and error, both in my personal life and in my close circle, I have developed a simple, yet effective goal-setting system. It harnesses the power of habit formation with an understanding of human behaviour and psychology to make it now worth sharing with everyone.

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## Why is goal-setting important?

We hear it time and time again. We need to set goals. This is especially so when there is a New Year coming up and everyone starts talking about goals. But why is it so important? Well in short, goals give you a sense of direction.

Imagine you have to go to a city to visit some friends. So you book a taxi. You tell the driver where you are going. He uses a particular route and gets you there. When you get there, you know exactly what you are going to do.

Now imagine another situation. You book a taxi. But you do not know your destination. The driver wouldn't know what to do. He doesn't know how to get to your destination because there isn't one to begin with. He can drive around until you see a place that appeals to you. But that will be a great waste of your time and money.

This is why without a goal (a destination) and route to get there, you are like a headless chicken. You are just aimlessly moving through life with no sense of direction. You are going with the flow hoping to stumble upon something that is meaningful to you. But this never actually happens.

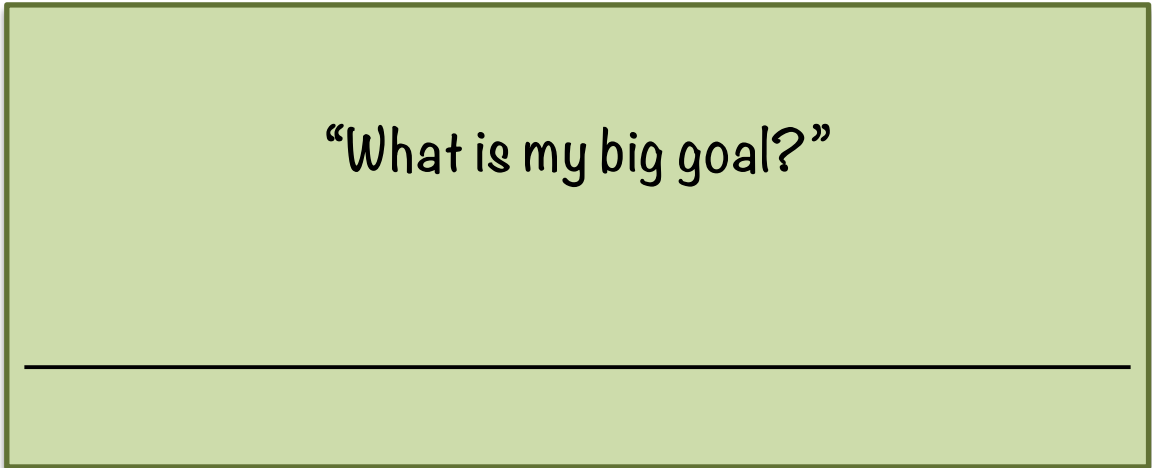
Here's a little exercise. Assuming that time, money and effort were not factors, and you were guaranteed success, ask yourself:

**“What do I want to achieve in my life?”**  
**“What will make me proud when I look back on my life?”**

It is through the pursuit and/or accomplishment of a meaningful goal that fills your life with purpose and meaning. This translates into satisfaction and a well-established feeling of happiness.

Do ensure that you do not fall prey to using other people's goals as your own. This will not make you happy or fulfilled. You decide what you want from your own life and pursue it.

So take a moment right now to answer the questions above. You will probably have many answers. Now choose the one that if accomplished, will make you feel the most fulfilled. This will be your big goal that we will be working through from here on in.



“What is my big goal?”

It is important to keep in mind that when you write down your goals, you are more than 40% more likely to achieve them. This is why this eBook is structured like a workbook and also has an accompanying action sheet that you can download. You can either fill in the blanks in this eBook, or you can go through the worksheet after you've read the book. Do what suits you!

## *Why we suck at setting goals?*

A goal without a plan is just a wish.

### Your goals are too vague

At the beginning of the New Year, many people say that they want to be healthier. They want to be richer. They want to start their own business. They probably never go on to achieve these things because they have simply made a blanket statement without any clarity. Even if you know your destination, you probably would not embark on that journey if you did not know how to get there.

### You do not have deadlines

Parkinson's law is an old theory. It says that when you set a deadline, you will naturally extend the time it takes to complete that task to the very last minute of the deadline. This in itself proves the importance of deadlines. If you do not have a deadline, you may never see the completion of your goal. This is because without a deadline, you feel like you have all the time in the world.

## You do not have a compelling 'why'

With out a deep-rooted reason for wanting to achieve your goal, you may lack the internal drive to propel you forward to achieve it. Without a compelling 'why' that you can constantly remind yourself of, you may struggle to keep going especially when times are tough.

Lets say you want to start your own business. You may say that your 'why' is to earn money. That is probably true. But try digging a little big deeper. Why do you want to earn money? Maybe it is to provide for your family. Maybe it is to save for your kids in the future. These are much more sincere and internally driving reasons. The deeper and more meaningful your 'why', the more powerful it is.

Lets take another example. Say you want to lose weight. Your 'why' may be to fit into a size 10 dress. A more meaningful 'why' would may be to prevent you from having a heart attack or a stroke that can leave you possibly disabled.

Ask yourself:

**“Why do I want to achieve this?”**

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Remind yourself of this 'why' when the going gets tough.

# *The Prerequisites*

## Prepare yourself mentally

I want to start with the hard truth. Although the system I'm going to outline is reasonably easy to implement, the truth is that in order to achieve a significant goal in life, it will require hard work, dedication, time, discomfort and sometimes suffering. The sooner you mentally prepare yourself for this inevitability, the stronger you will be to start and continue in the face of setbacks, pain, tiredness and laziness.

## Don't compare yourself to others

It can be super motivational to look up to someone who has achieved something that you desire. These people can be role models or key influencers in your life. However it is important to remember that your journey is personal.

Sometimes when we are working towards our own goals, someone else's success distracts us. Rather than measuring your success against that of another person, focus on comparing yourself to who you were yesterday. The mere single step in the direction of your goal can be incredibly encouraging to keep you going. When you see yourself improving daily, no matter how small, this is motivating.

However, if you look at the success of someone else and how quickly they have achieved something, you may get disheartened. You may forget that there are so many factors influencing that person's success that you have no



idea about. You may then go off-track following that person and then get lost in their system. Remember your goals are created for you. They process is personal and suits your own lifestyle.

# The System

There are many goal-setting templates that exist including the 'SMART' model and the 'ASS' model. For the sake of practicality and simplicity, we would incorporate aspects of different models without even mentioning them.

This goal-setting system employs three crucial components:

1. Habit formation. We will be manipulating your goal into a format that establishes it as a daily habit. When habits are formed, they happen automatically without much conscious thought. It is just like brushing your teeth. By doing this, on a daily basis, you will be getting closer to your goal without really thinking about it. You can download my Habit Formation Ebook if you would like to learn more.
2. The compound effect. To begin with, the focus is not going to be on a large time-commitment. It is going to be on you showing up, even if it is for a few minutes a day. But that is okay. Small, seemingly insignificant daily actions compound over time to create amazing results. For example, if you improve just by 1% every day for 1 year, by the end of that year you will be 38% percent better than you are today ( $1.01^{365} = 37.8$ ).
3. A backward tracking system. Rather than measuring results e.g. money made or weight lost, we will be measuring behaviours.

## *Step 1: Tweak your big goal*

You have already defined your big goal. Let us now tweak this a little bit to give it some clarity. Your big goal needs to have 3 components:

1. Where you are now
2. Where you want to be
3. When you want to achieve it by

The first two elements give you a sense of comparison between where you are now and who you'd like to become. This gives you an idea of the work and time that is required.

The third component creates a sense of urgency. When there is a deadline there is much more focus and deliberate practice. Remember Parkinson's Law? This will make you procrastinate far less than you normally would.

Fill in the blanks:

My goal is to go from \_\_\_\_\_ to  
\_\_\_\_\_ by \_\_\_\_\_

Examples include:

- *My goal is to go from 180kgs to 160kgs by the end of May*
- *My goal is to go from having 100 followers to 1000 followers by the end of May*
- *My goal is to go from earning \$1000 per month to \$1500 per month by the end of May*

I only chose May only because that's when my birthday is!

As you make progress, these goals and deadlines can be refined and tweaked based on the progress that you see.

It is worth mentioning that we have a tendency of choosing arbitrary numbers when it comes to our targets. It is beneficial to explore where these arbitrary numbers come from. We may be setting weight targets based on Instagram fitness models, or may be choosing a financial figure based on a well-established entrepreneur.

It is important to be sure that your goals are both optimistic *and* realistic. If your goals are huge fantasies that are not well grounded, you are only wasting your time.

Therefore if your big goal is to be a millionaire for example, but you only have one job and your current salary is miniscule, you may want to scale this goal down a little bit. It is probably better to explore side-hustle or investment ideas and set shorter-term goals, and then build these up as you make incremental success.

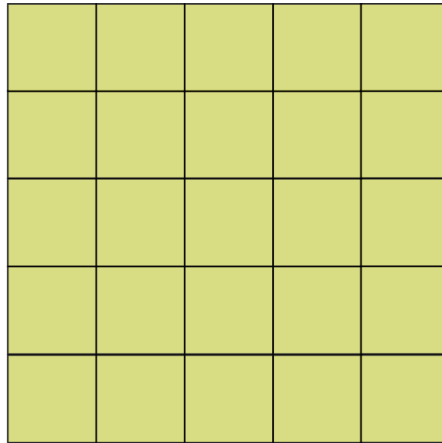
It can be something like:

- *I want to go from \$1000 per month to \$1500 per month in 6 months*
- *Then I want to go from \$1500 per month to \$2500 per month in the next 6 months*
- *Then I want to go from \$2500 per month to \$4000 per month in the next 6 months*
- *...you get the point*

With hard work, experience and momentum, you will become the millionaire that you want to be. By choosing to use a strategy like this, you set realistic, yet optimistic, targets in the shorter term, to accomplish amazing and unthinkable results in the longer term.

## *Step 2: Make your goal a daily actionable habit*

Having refined your big goal, it is now time to scale this back into a daily actionable task. Consider this picture:



The large square represents the person you want to be the future. It is your big goal. This large square is made up of hundreds, thousands or millions of small squares. Every small square is a daily action and commitment. As you progress through your days, you shade more and more squares, until ultimately the entire large square is shaded. This is when you accomplish your goal!

So we need to define what each of these small squares are. These will be practical and achievable daily tasks. In order to do this you have to take 4 things into account:



I'm going to use exercise as an example to explain these 4 things. Let us say that in this circumstance, your goal is to go from 100kgs to 90kgs in 6 months.

The first question to ask is this:

**“What actions do I need to take to accomplish my goal?”**

From a weight loss perspective, this can be establishing a regular exercise routine. Therefore we need to find a way of making exercise fit the definition of a small square.

### Daily task:

This essentially refers to your specific exercise routine. In the beginning, I would recommend choosing a task that you are good at and enjoy. This can be taking a walk outdoors, dancing like no one is watching, jumping jacks, push-ups or sprints.

The reason for this is at the start you want your brain to perceive the task as achievable. If you choose a very complicated and tedious routine, your brain will interpret exercise and by extension your goal, as being challenging. As a result this will create future resistance in committing to your process.

However if you do something that you are good at and enjoy, it will create a hormonal boost in your body that your brain will interpret as being achievable and even addictive

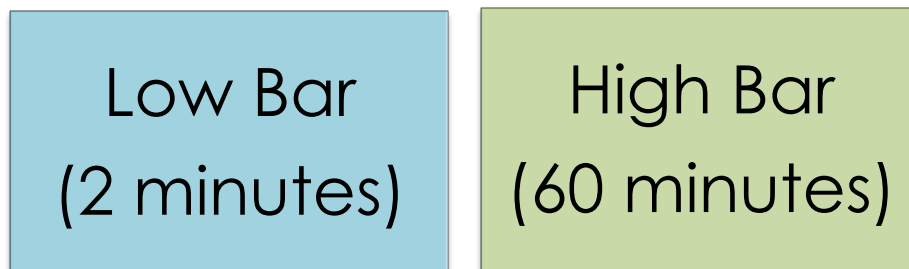
on subsequent occasions. This will create a little head start that you can gradually add more challenging things on to.

## Daily time-commitment:

Normally when you set aside a large chunk of time to do a task, your brain perceives that task as huge. This causes a part of your brain called the amygdala to be activated. The subsequent fear response generates resistance and makes you procrastinate.

Therefore if your goal is to exercise for one hour every day, you may find yourself not doing this because at the beginning, the daily requirement is perceived as being too hard.

The way around this is simple. Create a low bar and a high bar.



The low bar is the mandatory daily time-commitment. You have to do this no matter what. It is non-negotiable. The high bar on the other hand, is the amount of time that you would like to exercise for in the ideal world based on your lifestyle.

You should set your low bar so low that it feels like an embarrassment. So rather than exercising for one hour, you can convert this to doing 2 minutes of a particular exercise; 2 minutes of jumping jacks, 2 minutes of press-ups or 2 minutes of squat jumps, for example.



By using a small insignificant time-commitment, you effectively tiptoe past the amygdala. It is not activated and therefore your brain does not resist action. This is especially so when you are tired, lazy or unmotivated. 2 minutes is always easy to do. 2 minutes is only 0.1% of your entire day!

Even though 2 minutes probably will not get you to your weight loss target in the time you have specified, it is cleverly designed in a way that it builds a habit through consistency. When that habit is formed, you will have an automatic daily exercise ritual that is for life. This is far more effective than intermittent, inconsistent and lengthy adhoc exercise sessions. And trust me, even those measly 2 minutes will compound over time.

There is also another great thing about the low bar. It generates momentum. When you get started for 2 minutes, you realise that you can probably do just a little bit more. And you probably would. After all you've started so you might as well continue.

However this does not mean that the very next day you have to spend the same amount of time. Your minimum requirement is the low bar. Anywhere between the low bar and the high bar is simply extra credit or brownie points.

Having a high bar is useful for those times when you have a bit more willpower or on the random day when you have a burst of motivation. Instead of just doing 2-minutes, you do a little bit more. You do 10 minutes or 15 minutes. The high bar functions as an end point that you can work towards. And sometimes you may even be so psyched that you hit your high bar! This will prove to your brain that you were capable of doing it all along.

As time goes on, you will find that your performance becomes easier and showing up is automatic. This can take weeks to months to happen. At this point, you can increase your low bar, maybe from 2 minutes to 5 minutes.

You go through the process of incrementally increasing the low bar ever so often until eventually there will come a time when your low bar is your high bar. How fantastic would that be!

## Time of the day in relation to an existing habit

Have a look at your daily behaviours. There will be many habits that you do consistently every single day without fail. Use one of these habits as the cue for your daily task. This is called habit stacking. For example:

- *After I have brushed my teeth in the morning, I will do the low bar of my daily task*
- *After I have had my morning coffee, I will do the low bar of my daily task*
- *When I hang my jacket up after I get home from work, I will do the low bar of my daily task*
- *When I see the gym on my commute home from work, I will drive in and do the low bar of my daily task*

The possibilities are endless. Do what suits you.

There is another concept called temptation bundling. This is where you do your daily task while you do something that you find pleasurable. For example:

PLEASURABLE THINGS	DAILY TASKS
Watching Netflix	Exercising
Drinking Coffee	Reading
Listening to Music	Meditation

When you do this, your brain perceives your daily task as also be pleasurable. This way you look forward to doing it in the future.

## Place

Depending on the habit that you've linked with your daily task, the place of execution will vary.

Be mindful of where you choose to perform your daily task, particularly if it is exercise. Our brains associate particular places with particular purposes and change our neurochemical and hormonal balance to suit those areas.

This is why you may face resistance if you chose to exercise in your TV room where you normally lounge. Or why you may struggle to study in your bedroom where you normally sleep.

However if you choose a place that is brand-new for example your garage, the outdoors, or a dedicated area in your bedroom or TV room, then this can be your dedicated venue, which only has the purpose of your daily task.

When I first started getting into exercise I would use a yoga mat in my living room away from the TV to define my dedicated exercise area. It helped tremendously.

Summary:

Here is a summary of what we have spoken about so far. Fill this in now so that you have a clear game plan:

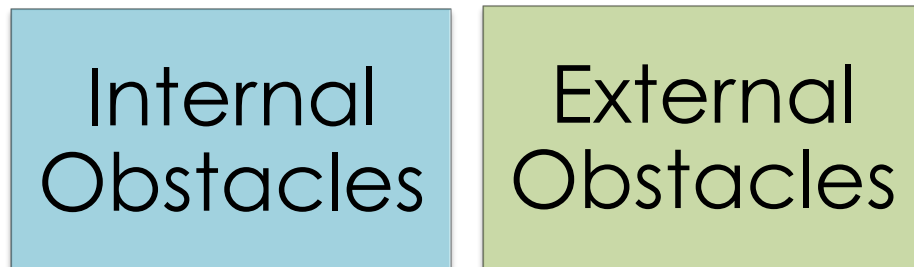
<u>GOAL:</u>  My goal is to go from _____ to _____  <u>DAILY TASK:</u>  .....  <u>BEFORE/AFTER:</u> .....  <u>WHERE:</u> .....  <u>Deadline:</u> ...../...../.....	
Low Bar  2 minutes	High bar  ..... minutes

## *Step 3: Predict your obstacles*

So far, you should have a clear strategy of how you are going to achieve your goal. However many times we set goals with the expectation that everything will go according to plan. The reality is that rarely anything ever goes according to plan, and we need to be prepared for these inevitabilities.

Not everyday you will be at your peak and feeling well. Not every day you will be able to perform your task at the same time because something will come up. Unless you are prepared for these circumstances, you will be paralysed by inaction when they do crop up.

Obstacles come in 2 forms:



Being mindful and having a plan when these obstacles arise is crucial in sticking to your daily commitment in order to achieve your goal.

Some external obstacles are predictable. You usually have an idea if you are going to have a meeting, social event, commitment or holiday. If you know about these in advance, you can plan around them. You can do your daily task before the event, or after. You do what suits you. Consistency is the key.

Please me mindful that these external obstacles are not valid excuses to miss your daily task. Being on holiday is not an excuse. Part of the time that you would have spent on your phone before bed or watching TV could've easily been used to build your habit and get yourself closer to your goal. Remember that 2 minutes is only 0.1% of your day.

The more difficult obstacles to deal with however are spontaneous external ones and internal ones. This is because these obstacles are usually unexpected. Spontaneous external obstacles are things that crop up without prior notice. It can be that spontaneous plan to go out with friends. Or, it could be an unexpected meeting, or a friend or family member falling ill. Internal obstacles on the other hand usually present themselves as a myriad of excuses. It is when we say we are too busy, or too tired or we do not feel like it.

## The IF-THEN Contract

In order to deal with spontaneous external obstacles and internal ones, you need to have a plan to deal with them when they unexpectedly crop up. You need to devise a strategy to respond to these obstacles in a manner where you still perform your daily task.

Pre-empting these obstacles with an IF-THEN contract is incredibly helpful way to maintain your consistency. For example:

- **IF** I feel tired, **THEN** I will put on my running shoes and walk outside
- **IF** something unexpected crops up, **THEN** I will still do at least 2 minutes of exercise somewhere that is practical
- **IF** I experience cravings for junk food, **THEN** I will go for a walk and drink a large glass of water

Write down a list of scenarios where you are likely to fall victim to inaction. You know yourself better than anyone else. Be honest with yourself. Pre-empt your excuses. When are you likely to make them? Is it because you have scheduled your daily task at an impractical time? Or is it because you're being lazy? Create a few IF-THEN contracts with yourself to overcome these obstacles when they arise in the future.

## Say 'NO'

Sometimes one of the best things you can do for spontaneous external obstacles is to say 'no'. When you say 'no' to something, you free up time to say 'yes' to your goals. 'No' in this sense means to respectfully decline an invitation or the request to do a task that is not important to you.

There are usually a few reasons why we struggle to say 'no':

1. FOMO. FOMO means fear of missing out. We are not actually sure about what we will be missing out on, but because there may be the rare possibility of something amazing, we say 'yes'. We always think that there is something better than the thing we are doing right now.
2. We think we are saying 'no' to the person rather than to the request. Saying 'no' to someone is not denying the person. We are only denying the request.
3. We think by saying yes we gain that person's approval.

The first thing to do when you are asked to attend or do something is to ask the person to give you some time to think about it. Do not respond right away.

Then ask yourself, *"will doing this help the trajectory in which I want my life to go?"* If the answer is yes, then say yes to the person's request. Use your IF-THEN statement to fit in your daily task around this. If this answer is no, then frame your 'no' response in a positive way:

*"I currently have a few things on my plate that I need to finish. Because of this, I need to dedicate my time to this particular project. Although I won't be able to help/come, I'm sure X or Y may be willing help/come?"*



Interestingly we can also say 'no' to our internal obstacles. This is empowering and tells our brains that we are in control and are not falling prey to fleeting emotions. So if you feel lazy, or tired, say 'no' to these feelings.

## Sick days

Sickness is subject to interpretation. Sometimes we may be so unwell that we cannot get out of bed. At other times we may be less unwell and can still take care of ourselves. It is important that you make a thorough assessment of your situation before deeming a sick day as a day of not performing your daily task.

I am of the belief that even when you're sick, you can probably still do something rather than nothing. This is because you do not want an illness to break your habit-formation streak. You may not be able to do sprints or even jumping jacks, but you may be able to take a walk around the house or do a few lunges. Similarly, you may not be able to work hard on your side hustle, but you can read for 2 minutes in bed. Something is better than nothing.

Assess your situation, be honest with yourself, and find something that you can do. It will give your brain the psychological strength to rise above your illness and prove that your mind-set defines you rather than your circumstances.

## *Step 4: Monitoring progress*

We live in an age of instant gratification. We want quick results. If a project we are doing does not give us the big bucks after a month, we give up. If we do not lose weight after 2 weeks of dieting, we give up.

The problem is that the results we usually desire take a considerable amount of time to see. Weight loss takes times. Earning the big bucks takes time. Creating an online audience takes time.

If a metric that you are measuring is not changing, your execution will suffer. Therefore you have to measure something that you can influence and improve on everyday and every week. You have to measure your behaviour. You have to measure your daily task.

Let us use the example of exercise from before. If every day you stood on the scale and it did not move, you will quickly get disheartened. You will associate your hard work with no results and give up. But what if you measured the time you exercised for? How does this change your execution?

Take a look at this table:

	MON	TUES	WED	THURS	FRI	SAT	SUN
Did I do my daily task?	✓	✓	✓	✓	✓	✓	✓
Time spent (mins)	2	2	4	5	5	6	6

When you measure your behaviours, the frequent feedback helps to keep you motivated. You see opportunities for improvement and you can capitalise on them. This increases your engagement, execution and commitment to the process.

The ticks in the first row refer to a concept called '*do not break the chain*'. This where your aim is to keep the chain of ticks going. You try never to break the chain with a cross. Otherwise the table looks ugly and broken like this:

	MON	TUES	WED	THURS	FRI	SAT	SUN
Did I do my daily task?	✓	✗	✓	✗	✗	✓	✗
Time spent (mins)	2	0	2	0	0	2	0

So challenge yourself to keep the chain going. It will keep you inspired to beat your personal best. It is like a game where you are competing with yourself to improve daily.

When your daily task is proven and validated for the result that you want, achieving results will only take a matter of time. You will surprise yourself in a few months.

## The 2-day rule

The benefit of the low bar is that it can be performed regardless of internal or external obstacles. Consistency is creates your daily task into a habit.

If you happen to miss a day however, do not worry too much. Missing one day when building a habit reduces the odds of retaining that habit by 5%. Missing two days however, reduces the odds of retaining the habit by 55%. Missing more than two days it, reduces the odds to greater than 90%.

Therefore never miss doing the low bar for more than 2 days in a row. If you miss one day, make it a crucial priority to do it the next day. Otherwise if you miss more than two days, you can easily sabotage any progress you've made. This is why not breaking the chain is so powerful.

## *Step 5: Accountability*

When you write down your goals, you are more than 40% more likely to achieve them. This is because they move from abstract thoughts to tangible items on paper. This holds you accountable especially when you look at your goal and do not see many ticks and or mainly crosses.

It is important to reflect daily or weekly on your progress, especially if you have not been as consistent as you would have liked. This helps you to identify unexpected obstacles that you did not consider before. Two questions that help when you reflect are:

**What did I do well this week?**

.....

**What can I do better next week?**

.....

Another useful way to be accountable is to have an accountability partner. It can be your friend, spouse, or even an online community. Create a mini contract with that person. Choose something in your life that's meaningful to

you and is difficult to part with. It can be \$100, a concert, or a trip.

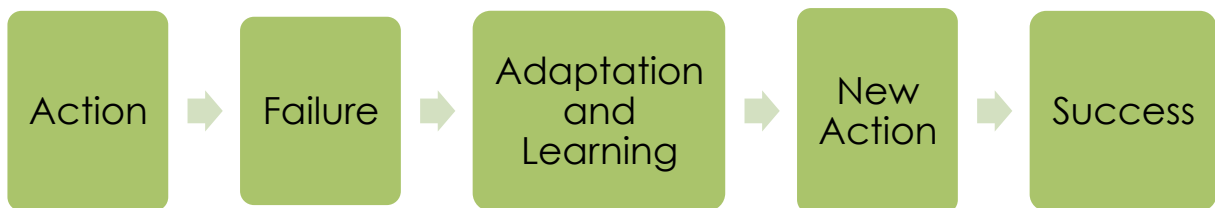
If you miss more than 2 days of your daily task, you have to give up that thing. This drastic measure creates so much incentive that you will end up sticking with your daily task. Your fear of loss and desire to honour your word and protect your reputation will drive you to be consistent.

# Failure

Success and failure are not mutually exclusive. Failure is part of a successful life. Whenever you take action towards your goal, you will inevitably encounter failure. You will make mistakes, you will face obstacles, and you will discover your weaknesses.

The way you respond to this failure determines your likelihood of success. When you embrace failure as an opportunity to learn and a prerequisite of success, it becomes a driving force and a motivator for you to continue taking action.

The path of success therefore looks like this:



In fact, it may take several failures and several lessons before you eventually succeed. The important thing is to never give up. Because when you give up, you have chosen to give up on the opportunity of ever achieving the life that you want and deserve.

## Conclusion

I hope this book helps you to break through the shackles of resistance to accomplish your life goals. Download the accompanying worksheet and journal to get started today!

Follow me on Instagram @mybestversiontoday for key insights from many self-development books

If you enjoyed this book, please consider downloading my other ones! They are easy-to-use and incredibly practical!

Now go be the best version of yourself today!

