



AMERICAN  
PACIFIC  
MORTGAGE

*Proud to be Employee Owned*



# BUSINESS PLANNING WORKBOOK

A GUIDE FOR MORTGAGE PROFESSIONALS



## BUSINESS PLANNING—ADVICE TO GET YOU STARTED

Are you looking for a simple and effective way to plan and grow your mortgage business? Do you want to attract more clients, increase your income, and achieve your goals? We've got you covered.

Created for both new and experienced mortgage professionals, as well as managers and leaders of mortgage teams, this booklet provides a practical and easy-to-follow framework for creating and executing a business plan that works for your mortgage business. You will learn how to:

- › Evaluate yourself and use those insights to build your plan
- › Define your value and how you measure success
- › Develop goals in the areas of prospecting, client experience, and referral partners, as well as personal and professional growth
- › Create 90-day strategies for each of your goals
- › Set personal goals in the areas of health, learning, relationships, and more
- › Track and measure your progress and results

We have included examples, templates, and a list of strategies to help you apply the concepts and techniques to your own business. By following this framework, you will be able to:

- › Increase your visibility and credibility in the market
- › Generate more leads and referrals
- › Convert more prospects into clients
- › Build long-term relationships and loyalty with your clients
- › Enhance your professional skills and knowledge
- › Achieve higher levels of satisfaction and fulfillment

In the rapidly changing and dynamic mortgage industry, we believe it is imperative to review, reaffirm or reset our course on a regular basis. This book is designed to keep you working in achievable, 90-day increments. Don't wait – carve out the time today to invest in yourself and your business!

*American Pacific Mortgage*

# THE PROCESS OF CRAFTING AN EFFECTIVE BUSINESS PLAN

Crafting an effective plan contains a 6-step process:

1



Self-Evaluation

2



Know Your Numbers

3



Looking Forward

4



Set Your Production Goals

5

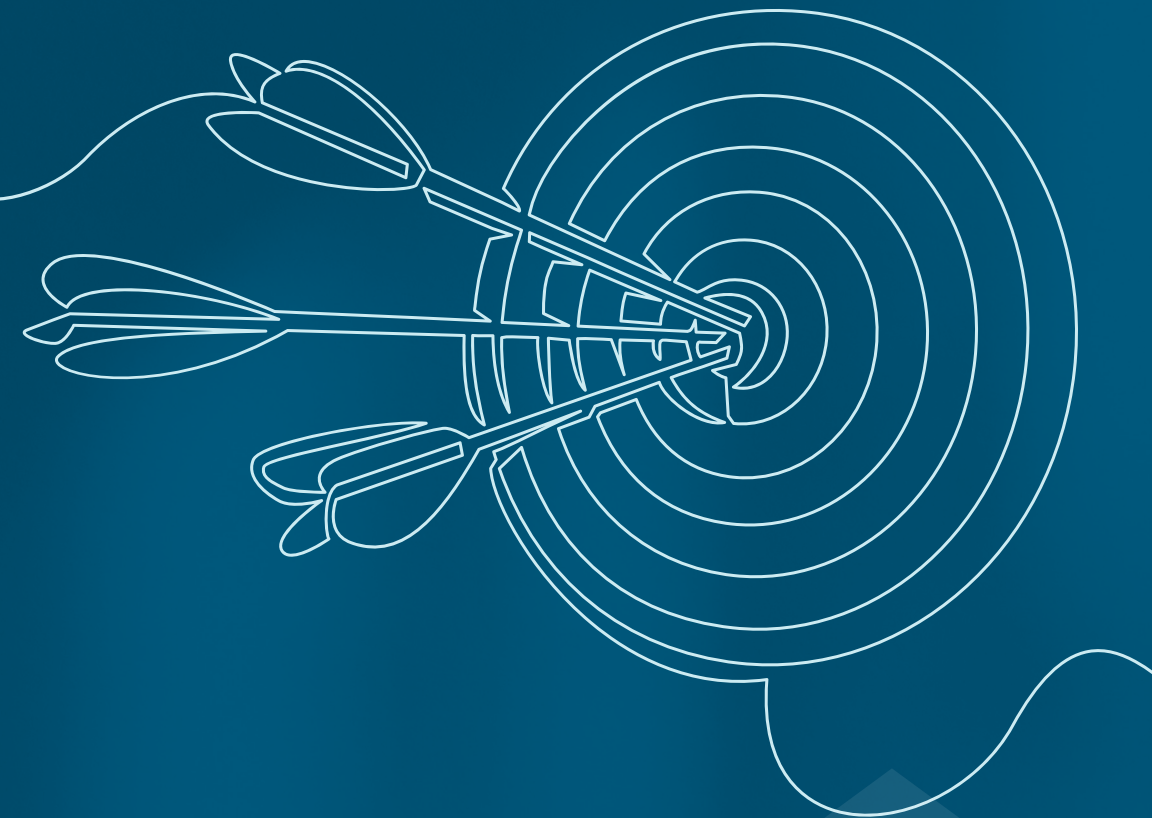


Establish Your Strategies to Fuel Your Production Goal

6



Establish Personal Goals and Strategies for Balance



# LET'S GET STARTED

Before you plan for the year, a critical step is the evaluation process. We move so fast in our roles—taking care of clients, putting out fires, jumping into the next meeting—that we can forget to stop and evaluate what we're doing, how we're doing it and why. Our hope is that by taking the time to pause and reflect, you will be able to see your role with more clarity and be energized to tackle the challenges ahead.



# STEP 1: SELF EVALUATION

Be honest as you look back. The intention of this exercise is to identify the key habits, disciplines and activities you want to carry into the future ahead and which ones you need to leave behind.

1. What were your successes, what went well?

2. What were the challenges, what didn't go so well?

3. What did you hope to accomplish but did not, and why?

4. What were 3 top things you did that brought you the most joy?

# SELF EVALUATION CONT.

5. What were 3 things that drained your energy or focus?

6. What is one thing you will do differently, and why?

7. What skills and talents do you use the most?

9. What were your personal accomplishments? Which are you most proud of?

# SELF EVALUATION: RATING

On a scale of 1 to 10, how would you rate yourself in the following areas?

1. Time dedicated to the relationships that matter
2. Your production results
3. Your ability to source new business
4. Time spent learning new products or technology
5. Your relationships with referral partners
6. Your daily/weekly disciplines to work your business plan
7. Your sales and marketing activities
8. The service you deliver to your clients
9. Time dedicated to your personal health and wellness
10. Your progress toward personal goals

CHECK ONE (1=POOR, 10=BEST)									
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**“AT THE END OF THE DAY WE ARE ACCOUNTABLE TO OURSELVES - OUR SUCCESS IS A RESULT OF WHAT WE DO”**

– CATHERINE PULSIFER

# STEP 2: KNOW YOUR NUMBERS

List your individual production results from the prior year:

	RESULTS
<b>LOAN VOLUME</b>	
<b># OF UNITS/CLOSINGS</b>	
<b># APPLICATIONS TAKEN</b>	
<b>CLOSE RATIO</b> (UNITS/APPS)	
<b>AVERAGE LOAN AMOUNT</b>	
<b>AVERAGE LOAN CYCLE</b> (DAYS FROM APPS TO CLOSE)	
<b>LOAN PURPOSE APP MIX</b> (PURCHASE VS. REF)	
<b>TOP 5 SOURCES OF BUSINESS</b>	

**“YOU CAN’T BE THAT KID STANDING AT THE TOP OF THE WATERSLIDE, OVERTHINKING IT. YOU HAVE TO GO DOWN THE CHUTE.”**

— TINA FEY

# STEP 3: LOOKING FORWARD

The next step in building a business plan is to identify what is most important to you. Note any priorities, challenges or learnings to create excitement as you step into the future.

1. What does success look like to you?

2. Reviewing your self-evaluation, what are the top themes or take-aways? (list up to 3)

3. Based on your responses, what actions will you take? (list up to 3)

4. If you could focus your time and energy in one area, what would it be?

5. If you could accomplish one big thing this year, what would it be and why?

# LOOKING FORWARD CONT.

6. How could you better leverage your strengths and skills?

7. Are there any areas that need your immediate attention or focus?

8. What could trip you up and how will you mitigate this?

9. What will be your daily/weekly disciplines to work on your business plan?





# THE STRUCTURE OF AN *effective* PLAN

# THE STRUCTURE OF A PROFESSIONAL & PERSONAL PLAN

The making of plan should include the following:

- › Set your Goals for the year
- › Establish 2-3 Strategies per Goal every 90-day
- › Identify 3-5 Action items for each Strategy
- › Action items are tasks needed to drive the Strategy
- › Review & Adjust every 90-days

Here is an example of the plan structure:



**Be accountable. Commit the time. Evaluate and adjust.**

# STEP 4: SET YOUR PRODUCTION GOALS

Identify your goal, either through income or closings.  
Your goal should be measurable and tractable.

	GOALS
<b>DESIRED INCOME</b>	
<b>AVG. COMMISSION PER LOAN</b>	
<b># OF CLOSED LOANS REQUIRED</b>	
<b>AVG. LOAN AMOUNT (LAST 3 MONTHS)</b>	
<b>TOTAL VOLUME GOAL</b>	
<b>CONVERSION OF APPS TO CLOSINGS (I.E.50%)</b>	
<b># APPLICATIONS REQUIRED TO MEET CLOSED LOAN GOAL</b>	
<b>LEADS REQUIRED TO MEET CLOSED LOAN GOAL (I.E. 5 LEADS TO 1 APP)</b>	

 **TIP:** choose one highlighted area for your overall goal

**“IF YOU GO TO WORK ON YOUR GOALS, YOUR GOALS WILL GO TO WORK ON YOU. IF YOU GO TO WORK ON YOUR PLAN, YOUR PLAN WILL GO TO WORK ON YOU. WHATEVER GOOD THINGS WE BUILD END UP BUILDING US.”**

– JIM ROHN



# BUILDING YOUR BUSINESS PLAN

## STEP 5: CREATE STRATEGIES TO FUEL YOUR GOAL

- 1 Strengthen Referral Partners (B2B)
- 2 Prospecting for New Business (B2C)
  - 3 Enhance Client Experience
  - 4 Develop Skills & Knowledge
- 5 Drive Business From Database & Past Clients



These 5 pillars of business will ensure diverse sources of business and provide intentionality each day of the week

# *If all begins with you!*

**Mindset is a powerful tool to controlling how we feel and act on a daily basis. When we are in a positive mindset we tend to feel more confident, optimistic and happy.**

When we are in a negative mindset, we can feel lethargic and as if nothing is going our way.

Getting into the right mindset can be as easy as starting the habit of writing in your gratitude journal every morning, or reading uplifting words.

We have more control over our mindset than we think. We tend to let feelings of frustration and negativity creep into our head and slowly take control over our mindset and our actions. Remember, it is up to us to what thoughts we let in to our brain.

Whatever works to put you in a more positive mindset and state, take action today and make the decision and conscious effort to improve your mindset. Your business and relationships will all reap the wonderful rewards.

You've got to  
win in your mind  
before you

*win in  
your life*

– John Addison





# EXAMPLE:

# WEEKLY DISCIPLINES & FOCUS

Planning and setting intention is key to executing on **your business plans.**

## Daily Disciplines:

- › Your weekly disciplines should include one aspect of your business plan each day
- › Time-block, review progress and set intentions for the week
- › The following is a sample of an ideal work week incorporating all pillars of your business

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>REFERRAL PARTNERS</b>	<b>PROSPECTING FOR NEW BUSINESS</b>	<b>CLIENT EXPERIENCE</b>	<b>KNOWLEDGE &amp; SKILL DEVELOPMENT</b>	<b>PAST CLIENTS &amp; DATABASE MINING</b>
This pillar of business is for your real estate agents and other referral partners. Includes strengthening the relationships you have and sourcing new opportunities for referral partners, affinity business and other B2B strategies.	This pillar of business is all your B2C opportunities. Includes lead generation, lead follow-up, prequal conversion, social media, videos, education, and other strategy to connect with the consumer.	This pillar of business is dedicated focus on your current clients. Includes client updates, consultations, outreach, celebrations, and the overall experiences of doing business with you.	This pillar of business is dedicated to your knowledge, expertise, and systems. Includes product learnings, trainings, coaching, sales acumen and other areas of mastering your craft.	This pillar of business is time focused on leveraging your best asset - your database. Includes mining for opportunities, connections, strategies, data accuracy and other areas of database management.
<b>DAILY TIP</b>	<b>DAILY TIP</b>	<b>DAILY TIP</b>	<b>DAILY TIP</b>	<b>DAILY TIP</b>
Spend 1-hour each Monday on your strategies related to strengthening your referral partners and developing new B2B relationships.	Spend 1-hour each Tuesday on your strategies related to growing your B2C opportunities. This may include lead conversion, personal brand, social media and other marketing strategies.	Spend 1-hour each Wednesday connecting with your clients and delivering an experience that matters. Continue to implement your strategies that enhance the overall experience for everyone involved in the transaction.	Spend 1-hour each Thursday to mastering your craft. Learn new products, attend trainings, dive into technology and other aspects that improve your skills as a mortgage expert.	Spend 1-hour each Friday to connect with your database, including past clients and key referral partners. Find opportunities in your database, implement your strategies related to converting your database into dollars.



# STRENGTHEN REFERRAL PARTNERS (B2B)

90-day time frame: \_\_\_\_\_  
Enter dates

RESTATE GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# PROSPECTING FOR NEW BUSINESS (B2C)

90-day time frame: \_\_\_\_\_

Enter dates

RESTATE GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# ENHANCE CLIENT EXPERIENCE

90-day time frame: \_\_\_\_\_  
Enter dates

RESTATE GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# DEVELOP SKILLS & KNOWLEDGE

90-day time frame: \_\_\_\_\_  
Enter dates

RESTATE GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# DRIVE BUSINESS FROM DATABASE & PAST CLIENTS

90-day time frame: \_\_\_\_\_

Enter dates

RESTATE GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# NOTES







# 2025 LOAN OFFICER BUSINESS PLANNING STRATEGIES

IDEAS TO GET  
YOU STARTED

**The following list of strategies are designed to assist loan officers with a business plan that is diverse and intentional in 5 key areas. Loan Officers should spend one hour per day working their strategies.**

### **STRENGTHEN REFERRAL PARTNERS B2B (BEFORE)**

1. Dedicate one day per week to connect with 5 existing real estate agents and five new real estate agents; Develop a script or talk track each week for connection and relevance.
2. Identify around three agents that I want a new relationship with. Study their sales activities and success. Create a plan for developing the relationship.
3. Increase partnerships with listing agents by  $\pm 10\%$ , getting to the source of where transactions are controlled.
4. Invest in lead-acquisition to drive new business to myself and my realtor referral partners.
5. Identify and adopt into my business one NEW referral source of business for me to engage with to increase my business by  $\pm 10\%$ .
6. Craft and develop several classes (i.e. lunch-and-learns) for referral partners. Promote classes to those you know and do not know. Classes can be offered virtually or face-to-face.
7. Utilize a marketing platform (such as TotalExpert, ListReports, Homebot or others) to provide marketing collateral and value to my real estate agents.
8. Leverage TotalExpert and invite (and confirm) five new real estate agents into co-marketing opportunities available through the platform.
9. Enter into a desk rental or advertising agreement with a real estate agent/team or builder.
10. Improve my relationship with my real estate agents by developing insights, analytics, and regular communication on all opportunities in the pipeline.
11. Attend, host or sponsor Realtor events on a consistent basis.
12. Attend realtor office meetings, home tours, or other brokerage events as frequently as the opportunity arises.
13. Establish a list of new "potential" referral partners, work the list each week to build connections, value-add, and ultimately a partnership. This may include builders, financial planners, attorneys, insurance agents, credit unions, or other business professionals that could be a referral source.
14. Get involved in a local networking group that connects you with other local business professionals.
15. Establish at least one affinity partnership as a source of new business – such as alumni's, schools, local businesses, HR benefits or other trade professionals.
16. Expand my impact with APMCares to enhance my community outreach and participation with a local non-profit that matters to me and my referral partners. Join forces with my partners to contribute to matters and needs of our local community and a way for us both to give back.

## PROSPECTING FOR NEW BUSINESS B2C (BEFORE)

1. Dedicate one hour per day in my schedule towards lead-generating actions, such as calling new opportunities, lead follow-up, and other marketing activities both to new and existing referral partners.
2. Work my database. Monitor and pay attention to present and future client opportunities and monitor activities daily.
3. Create and put out fresh and relevant content online at a minimum of 3x per week to increase reach and brand awareness in my community.
4. Develop marketing strategies to reach new clients. This might be a mail drop to renters in my community, offering a free webinar on homeownership, or targeting people relocating to my area. Find a niche market and create a campaign around it.
5. Focus on my online reputation by building a strong personal brand, asking for the reviews, and engaging with others online.
6. Integrate text messaging into marketing campaigns and automation– track the ROI, and adjust my efforts accordingly.
7. Add digital advertising to my marketing strategy. Determine a budget, outline my initiatives, build content or lead magnets, and conduct an appropriate lead capture and follow-up campaign with automated nurturing.
8. Ways to Leverage Video for Prospecting:
  - a) Start a video playlist (e.g. YouTube, TikTok, LinkedIn or IG) with a variety of content related to preparing for homeownership, answering mortgage questions and giving general advice to consumers. Add to the playlist at least once per week.
  - b) Create a Vlog on my website or through YouTube
  - c) Create a video library of “moments that matter” videos that can be sent out at scale to clients, past clients, and real estate agents.
  - d) Introduce and leverage videos for communication, applications, reminders, education, and expert advice.
9. Start a podcast or look for guest opportunities to be featured on.
10. Add a weekly email newsletters (written or video) to my marketing efforts with customized, personalized, and breaking news content. This will be a way to stay in front of past, current, and future clients and real estate partners.
11. Start a blog with an SEO strategy that can help drive traffic to my website.
12. Craft and develop online classes (webinars) for first-time homebuyers. Promote classes and establish a smart follow-up system to convert attendees into business.
13. Get into the education space for first-time buyers – provide both formal, informal and online trainings and workshops, as well as videos online that provide tips and solutions for preparing for homeownership.

14. Enhance my community outreach and/or participation with a charitable organization, group, team, or cause that matter to me. Involvement may be time, money, or both for a means to give back.
15. Assess community partnership and sponsorship opportunities to promote my products and services.

### **ENHANCE THE CLIENT EXPERIENCE (DURING)**

1. Enhance the customer experience by delivering personalized services, how and when they want. Change my approach to meet their expectations and adjust my communication, technology, and experience accordingly. Ensure that the process is documented for my team to follow.
2. By acknowledging that the client is both the borrower and the real estate agent, implement a strategy that provides connections, updates and opportunities to make my real estate agent look good throughout the process.
3. Personalize the experience through designing memorable moments during their transaction – determine what and where to connect, educate, and amaze.
4. Develop and define my value proposition at every stage of the transaction (before, during and after). Once defined, implement at every stage of the transaction, and communicate accordingly.
5. Increase my connections by adding virtual meetings, videos, and/or webinars to provide value-add education and advice for consumers and referral partners. Adopt an effective follow-up system to keep engagement, interest, and a high close ratio of prospects.
6. Enhance or double down on my delivery of experiences that matter for my customers, so I earn their trust, respect, and referrals.
7. Evaluate the activities of my competitors in my market. Where are they showing up; what are they doing that I am not? Determine how I'm different and use that to appropriately market myself for new business
8. Integrate more of my team into the client experience. Set service-level commitments mutually agreed upon for everyone involved in delivering the highest client experience.
9. Develop and implement a post-meeting follow-up plan for every new application. Ensure that the plan is documented and adopted by all team members.
10. Add handwritten thank you notes and/or small gifts of appreciation after every application and/or for every referral received.
11. Add a client feedback/survey during the process to gauge satisfaction or course-correct as needed.
12. Utilize the SimpleNexus (nCino) platform to drive a higher customer engagement and simpler and hassle-free experience for both me and the client.
13. Integrate technology into my process and workflow to decrease my cycle times by at least five days and increase customer engagement.

14. Identify where I lose a client, and then introduce a higher touch at that point. Remove any friction from the process to increase my app-to-close ratio.
15. Hire an assistant who will take away the tasks that don't generate business or care for the client. Create a streamlined workflow clearly defining who does what, with the goal to increase business by around 15%. (Note, I will also remove an assistant from the process if not increasing my business.)
16. Manufacture a process where I ask for referrals from my clients at five touchpoints in the process (best to ask when they offer up a thank you).
17. Respond to every review that my clients leave for me within 48 hours – or, opt-in for auto-responder so all reviews have an immediate response and thank you for the review.

## **KNOWLEDGE & SKILL DEVELOPMENT (ONGOING)**

1. Evaluate myself, my schedule, my wins and losses every month. Integrate this evaluation practice so I adapt each week to be my very best self and deliver the best experience to my customers.
2. Mentor with a top producer or business coach, to learn the disciplines, practices and tactics that bring success. Implement the learnings from these coaching sessions, and amend strategies as needed.
3. Dedicate two hours per week to increase my knowledge and skill level to learn niche or new products for my business and expertise.
4. Listen to or read one book per month that will keep me focused on my personal and professional goals
5. Listen to one podcast per week that keeps me focused on my personal and professional goals.
6. Sign-up for coaching or accountability partner that will keep my goals and intentions on track in order to achieve my personal and professional goals.
7. Discover and mentor a new loan officer – enhancing my team with a licensed mortgage professional who can help with applications and client relations for growing my business ± 15% with that additional resource.
8. Seek training and skill development for how to sell, how to close, and how to better connect with my clients.
9. Increase my knowledge of video creations – including talking points, scripts and recordings – to add more videos into my marketing strategies.
10. Increase my knowledge of technology features and advancements for higher adoption and efficiency for myself and my clients.
11. Increase my knowledge on the economic forecasts and market updates in order to better educate and serve my clients and referral partners.
12. Join a networking group where I make building relationships my expertise and a source of new business.
13. Develop my personal brand to show my value proposition and expertise, along with my passions, interests and authentic self.

## RETAIN PAST CLIENTS & DRIVE BUSINESS FROM DATABASE (AFTER)

1. Ensure that all contacts in my database have accurate records and are signed up for automations, campaigns, and customer intelligence alerts—providing me every opportunity to stay relevant to my clients, prospects, and partners.
2. Leverage Total Expert (or my CRM) for my database management & marketing system to increase my referral source of business to  $\pm$  25% coming from my database audience. Spend time monthly reviewing the contacts, content, and touchpoints I am providing, adjusting as needed.
3. Implement annual mortgage reviews for all my past clients, utilizing automations for scheduling or connecting regarding the reviews.
4. Schedule routine check-ins with past clients – something that is consistent and actionable. This could include automated quarterly text or voicemails that are scheduled out in advance, as well as not missing birthdays.
5. Host a client appreciation event at least once a year.
6. Send thank you notes once a week for any received referrals.
7. Showcase my client testimonials on social media, my website and to my referral partners.
8. Identify a platinum club from my database. This includes key influencers that are well connected and can drive significant business to me. Develop a strategy personalized for this group, such as content, one on one meetings, events, and more.



*Incredible  
change*

happens in your life  
when you decided  
to **take control** of  
what you have the  
power over instead of  
craving control over  
what you do not.

—Steve Maraboli

# WHAT'S NEXT FOR LIFE?

## STEP 5: MAKE PERSONAL GOALS

**Set a Goal, Make a Plan, Measure Success  
in the other key areas of your life**

- |                        |                        |
|------------------------|------------------------|
| 1 Financial Security   | 5 Personal Aspirations |
| 2 Key Relationships    | 6 Physical Health      |
| 3 Learning & Intellect | 7 Spirituality         |
| 4 Mental Health        |                        |

# PERSONAL PLANNING

Choose a goal area that is most important to you:

- Financial Security
- Key Relationships
- Learning & Intellect
- Mental Health
- Personal Aspirations
- Physical Health
- Spirituality

## 90-Day Timeframe:

GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

# PERSONAL PLANNING

Choose a goal area that is most important to you:

- Financial Security
- Key Relationships
- Learning & Intellect
- Mental Health
- Personal Aspirations
- Physical Health
- Spirituality

## 90-Day Timeframe:

GOAL:

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# PERSONAL PLANNING

Choose a goal area that is most important to you:

- Financial Security
- Key Relationships
- Learning & Intellect
- Mental Health
- Personal Aspirations
- Physical Health
- Spirituality

## 90-Day Timeframe:

GOAL:

List your strategies for next 90-days:

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List any strategies/practices that you will continue doing:

# PERSONAL PLANNING

Choose a goal area that is most important to you:

- Financial Security
- Key Relationships
- Learning & Intellect
- Mental Health
- Personal Aspirations
- Physical Health
- Spirituality

## 90-Day Timeframe:

GOAL:

List your strategies for next 90-days:

List your action items to accomplish the strategies:

List any strategies/practices that you will continue doing:

**Financial security means having enough money to meet your needs and achieve your goals. It can help you live comfortably, confidently, and stress-free. Here are strategies that can help you improve your financial security:**

- 1. Create a budget.** A budget can help you track your income and expenses, identify your needs and wants, and prioritize your spending. It can also help you avoid overspending, debt, and financial stress.
- 2. Build an emergency fund.** An emergency fund is a savings account that you use only for unexpected expenses, such as medical bills, car repairs, or job loss. It can help you avoid using credit cards or loans to cover emergencies, which can increase your debt and interest payments. Ideally, you should have enough money in your emergency fund to cover six months of living expenses.
- 3. Pay off high-interest debt.** Debt can be useful for buying things that you need or want, but it can also cost you a lot of money in interest and fees. High-interest debt, such as credit card debt, can quickly grow and eat up your income. To reduce your debt, you should pay more than the minimum payment each month, focus on paying off the highest-interest debt first, and avoid taking on new debt.
- 4. Save for retirement.** Saving for retirement can help you achieve financial security and independence in your later years. Contribute regularly to a retirement account, such as an IRA or a 401(k), take advantage of employer matching and tax benefits, and invest your money wisely.
- 5. Invest in yourself.** Investing in yourself means spending money on things that can improve your skills, knowledge, health, and happiness. This can help increase your income potential, enhance your career opportunities, boost your confidence, and help you enjoy your life more. Examples include: taking a course, reading a book, hiring a coach, joining a gym, or traveling to a new place.
- 6. Live frugally.** Many people aren't aware of how much they spend and save each month, much less each year. When you sit down and calculate your current debts, monthly expenses, and expenditures in each category, you'll get a much better picture of where you can cut back. By being mindful of how we spend our money, we can reap numerous rewards such as improved financial security, increased savings, fewer debts, and more freedom overall.
- 7. Protect your assets.** Taking steps to prevent or reduce the loss or damage of your valuable possessions can help you avoid financial hardship and stress in case of accidents, disasters, thefts, lawsuits, or other risks. Examples include: buying insurance policies, creating an estate plan, setting up trusts or LLCs, or securing your home or business.
- 8. Set financial goals.** Decide what you want to achieve with your money and how you plan to get there. Write them down and refer back often. It will help you stay focused, motivated, and disciplined with your finances.
- 9. Review your finances regularly.** Reviewing your finances regularly means checking your income and expenses, savings and investments, debts and credit score, and financial goals and progress. It can help you monitor your financial situation, identify any problems or opportunities, and make adjustments as needed. You should review your finances at least once a month or whenever there is a significant change in your life.
- 10. Seek professional advice.** Talk to experts who have the knowledge and experience to guide you with your finances. It can help you learn more about financial topics, avoid costly mistakes, optimize your strategies, and achieve better results.

Relationships are an essential part of our lives. They can bring us joy, support, and growth, but they can also be challenging, stressful, and frustrating. To have healthy and happy relationships, we need to work on our communication, understanding, and trust. Here are strategies that can help you improve your relationships with others:

- 1. Listen actively.** Listening is more than just hearing what the other person is saying. It also involves paying attention to their body language, tone of voice, and emotions. Listening shows that you care about the other person and their perspective, and also helps avoid misunderstandings and conflicts.
- 2. Express yourself clearly.** When you want to share your thoughts, feelings, needs, or wishes with someone, be as clear and specific as possible. Use “I” statements to own your feelings and avoid blaming or accusing the other person.
- 3. Be respectful.** Respect means treating the other person as you would like to be treated. It means valuing their opinions, preferences, and boundaries. It also means avoiding name-calling, insults, sarcasm, or criticism that can hurt their feelings or self-esteem.
- 4. Show appreciation.** Everyone likes to feel appreciated and valued. Showing appreciation can strengthen your bond and boost your partner’s morale. You can show appreciation by saying “thank you”, giving compliments, expressing gratitude, or doing something nice for them.
- 5. Focus on your emotional intelligence (EI).** EI is your ability to recognize your own emotions, and better understand what they are telling you. By developing your EI, you’ll become more adept at identifying and handling the emotions and needs of others.
- 6. Establish quality time.** Carve out time without distractions or interruptions for your loved ones. It can be a date night, a walk in the park, a game night, or any activity that you all enjoy. Quality time can help you reconnect, have fun, and create memories.
- 7. Support your network.** Everyone wants to feel supported and appreciated. It means offering help, advice, comfort, or encouragement. It also means celebrating their achievements and cheering them up when they are down.
- 8. Schedule time to build relationships.** We need to make time for the things that are important to us. Even small interactions can lay the groundwork for strong relationships. For example: ask a colleague out for a quick cup of coffee, or comment on a post you enjoyed reading.
- 9. Be positive.** Positivity is contagious and people gravitate to those that make them feel good.
- 10. Develop your people skills.** People skills can improve your performance at work, create good first impressions, and help you build strong relationships in and outside of the workplace. Invest in a course or read a book to continually develop your skillset in this area.

## Expanding your knowledge can help you achieve your personal and professional goals. Here are some strategies you can try:

- 1. Set clear goals.** Having a specific and realistic goal can motivate you to learn and measure your progress. For example, you might want to learn a new language, pass an exam, or master a skill.
- 2. Use active learning strategies.** Active learning involves engaging with the material, not just reading or listening to it. You can use strategies such as summarizing, questioning, explaining, or applying what you learn.
- 3. Use different learning mediums.** Different mediums can stimulate different parts of your brain and help you retain information better. You can use mediums such as books, videos, podcasts, online courses, or games.
- 4. Learn from someone with more experience.** Learning from an expert or a mentor can help you gain insights, feedback, and guidance. You can learn from someone by taking a class, joining a community, or finding a coach.
- 5. Practice.** Practice makes perfect, as the saying goes. Practicing what you learn can help you reinforce your memory, improve your skills, and identify your mistakes. You can practice by doing exercises, quizzes, or projects.
- 6. Take frequent breaks.** Taking breaks can help you refresh your mind, reduce fatigue, and consolidate your learning. You can take breaks by following the Pomodoro technique, which involves working for 25 minutes and resting for 5 minutes.
- 7. Space out your studying.** Reviewing the new material at different intervals over time can help enhance your long-term memory. Try using flashcards or apps.
- 8. Test yourself.** Testing yourself is one of the most effective ways to improve your learning. It can help you check your understanding, recall information, and reduce test anxiety. You can test yourself by using past papers, online quizzes, or self-made questions.
- 9. Connect new information to things you already know.** Connecting new information to things you already know can help you make sense of it and remember it better. You can use techniques such as making analogies, examples, or associations.
- 10. Seek feedback.** Seeking feedback can help you identify your strengths and weaknesses, correct your errors, and improve your performance. You can seek feedback from your teachers, peers, or online platforms.



**Mental health is critical for your overall well-being. It affects how you think, feel, and act. There are many ways to improve your mental health, but here are a few strategies to choose from:**

1. **Make social connection — especially face-to-face — a priority.** Few things can beat the stress-busting, mood-boosting power of quality face-to-face time with other people, particularly those who energize you. Phone calls and social media are also great ways to stay connected, but do not replace the benefits of in-person connection.
2. **Get active.** Physical activity is as good for the brain as it is for the body. Regular exercise or activity can have a major impact on your mental and emotional health, relieve stress, improve memory, and help you sleep better.
3. **Take up a relaxation practice.** Yoga, mindfulness, meditation and deep breathing can all help reduce stress levels.
4. **Consciously practice gratitude.** Studies show that a single act of thoughtful gratitude produces an immediate 10% increase in happiness, and a 35% reduction in depressive symptoms. Whether you keep a gratitude journal, count your blessings mentally, pray, or even write physical notes – a daily gratitude practice will pay dividends with your mental health.
5. **Don't skimp on sleep.** Sleep is our body and mind's best way to recharge and rejuvenate. Experts recommend 7-9 hours of sleep per night. Consider replacing screen time with reading or relaxing music before bedtime.
6. **Get some sun.** Exposure to natural light can regulate your circadian rhythm, improve your sleep quality, and lift your mood. If you live in a dark or cold climate, or during the winter months, try using a light therapy lamp.
7. **Eat a brain-healthy diet.** Research shows a link between what we eat and how we feel. Foods that may support your mood include beans, legumes, fatty fish rich in omega-3s, nuts, avocados, dark leafy greens, and fruit. Dark chocolate has also been found to be potentially beneficial for mental health.
8. **Laugh more.** It's true, laughter is strong medicine. Laughter strengthens your immune system, boosts mood, diminishes pain, and protects you from the damaging effects of stress.
9. **Talk to someone.** Talk to a friendly face. If you have concerns, stresses or worries, sharing these with someone who cares is one of the most effective ways to calm your nervous system and relieve stress. And vice versa: Sometimes listening to others in a safe and supported way can help you develop wider perspectives.
10. **Carve out creative time.** Express yourself creatively by trying a new recipe, writing, painting, or doing a DIY project. Creativity can improve your mood and mental skills.
11. **Find purpose and meaning.** This is different for everyone, but finding purpose in your day is a big factor to good mental health. You might try one of the following:
  - a. Engage in work and play that makes you feel useful
  - b. Invest in relationships and spend quality time with people who matter to you
  - c. Volunteer, which can help enrich your life and make you happier
  - d. Find ways to care for others, which can be as rewarding and meaningful as it is challenging
  - e. Think of one good deed or gesture to do each day

Personal aspirations reflect your deepest desires and passions. They are the goals that inspire you to live a fulfilling and meaningful life. Setting personal aspiration goals can help you discover your purpose and direction in life, express your creativity and uniqueness, achieve your full potential, and leave a lasting legacy.

Some examples of personal aspiration goals are:

- To travel the world and experience different cultures
- To write a best-selling novel or a hit song
- To start your own business or non-profit organization
- To become a spiritual leader or a motivational speaker
- To make a positive impact on the world or your community

Follow the steps below to help you identify and set personal aspiration goals:

- 1. Identify your passions and interests.** What are the things that you love to do or learn about? What are the causes that you care about or want to contribute to?
- 2. Visualize your ideal life.** How do you want to live your life in the future? What kind of person do you want to be? What kind of impact do you want to make?
- 3. Write down your goals.** Be as specific and realistic as possible. Use the SMART goal method, where you apply specific, measurable, achievable, relevant, and time-bound objectives to help you reach your goals.
- 4. Make a plan.** Break down your goals into smaller and manageable steps. Identify the resources, skills, and actions that you need to achieve each step.
- 5. Take action.** Start working on your goals and track your progress. Celebrate your achievements and learn from your mistakes. Seek feedback and support from others who share your vision or have achieved similar goals.
- 6. Explore your interests and passions.** What are the things that you enjoy doing or learning about? What are the causes that you care about or want to contribute to? Exploring your interests and passions can help you discover your talents, values, and goals. You can try new hobbies, join clubs or organizations, volunteer for a cause, or take online courses.
- 7. Reflect on your life experiences.** What are the moments that shaped who you are today? What are the challenges that you overcame or learned from? What are the achievements that you are proud of or grateful for? Reflecting on your life experiences can help you understand your strengths, weaknesses, and growth areas. You can write a journal, create a timeline, or share your stories with others.
- 8. Seek feedback from others.** What do other people see in you that you might not see in yourself? What do they appreciate or admire about you? What do they think you are good at or could improve on? Seeking feedback from others can help you gain new insights, perspectives, and opportunities. You can ask for feedback from your friends, family, mentors, or colleagues.

Physical health is very important for your well-being. It affects how you feel and perform — and can even prevent illnesses. There are many ways to improve your physical health, but here are a few tips to choose from:

- 1. Identify your passions and interests.** Get active. Regular exercise can benefit your heart, brain, mood, weight, bones, muscles, and chronic diseases. Aim for at least 150 minutes of moderate-intensity aerobic activity a week.
- 2. Eat more whole foods.** Whole foods are foods that haven't been processed or altered. They provide more vitamins, minerals, and essential nutrients than processed foods.
- 3. Maintain your muscle.** Building muscle helps you keep up the activities you enjoy at any stage of your life. It also keeps your bones and metabolism healthy. Do strength training activities for all the major muscle groups two or more days a week.
- 4. Find a healthy weight.** Keeping your body at a healthy weight can lower your risk of heart disease, type 2 diabetes, and certain types of cancer. Calculate how many calories you need for your weight goals and track your intake.
- 5. Sleep well.** Getting enough quality sleep is essential for your physical and mental health. It can improve your immune system, memory, mood, and productivity. Aim for 7 to 9 hours of sleep per night.
- 6. Stay hydrated.** Drinking enough water can help you regulate your body temperature, flush out toxins, lubricate your joints, and prevent dehydration. A general rule is to drink half your body weight in ounces of water each day (a 200-pound person should drink 100 ounces of water).
- 7. Limit alcohol.** Drinking too much alcohol can harm your liver, heart, brain, and other organs. It can also increase your risk of accidents, injuries, violence, and chronic diseases.
- 8. Don't smoke.** Smoking is one of the leading causes of preventable death in the world. It can damage almost every organ in your body and increase your risk of cancer, heart disease, stroke, lung diseases, and other health problems.
- 9. Get regular health screenings.** Regular check-ups can help you detect and prevent potential health problems before they become serious. They can also help you monitor your health status and track your progress toward your goals. Talk to your doctor about what types of screenings and tests you need based on your age, gender, family history, and lifestyle factors.
- 10. Manage stress.** Stress can affect your physical health in many ways, including headaches, muscle tension, fatigue, digestive problems, high blood pressure, and other symptoms. It can also weaken your immune system and make you more vulnerable to illnesses. Meditation, yoga, breathing exercises, hobbies, social support, and counseling can all help manage stress.

**Spiritual personal growth is the process of becoming more aware of your true self and your connection with the divine. It can help you find meaning, purpose, and peace in your life. Here are some tips that can help with your spiritual growth:**

- 1. Read spiritual books.** Reading books that inspire you and teach you about spirituality can expand your knowledge and perspective. You can learn from the wisdom and experiences of others who have walked the spiritual path before you.
- 2. Meditate daily.** Meditation is a practice that helps you quiet your mind and focus on your breath, a mantra, or an object. It can help you calm your emotions, reduce stress, and increase your awareness of yourself and your surroundings.
- 3. Pray or affirm.** Praying or affirming is a way of communicating with the divine, whatever you conceive it to be. You can express your gratitude, ask for guidance, or declare your intentions. Praying or affirming can help you strengthen your faith, align your will with the divine, and manifest your desires.
- 4. Practice gratitude.** Gratitude is the feeling of appreciation for what you have and what you experience in life. It can help you shift your focus from what you lack to what you have, from what is wrong to what is right, and from what is negative to what is positive.
- 5. Serve others.** Serving others is a way of showing compassion and kindness to those who are in need or less fortunate than you. It can help you develop empathy, generosity, and humility. Serving others can also help you discover your gifts and talents, and use them for a higher purpose.
- 6. Forgive yourself and others.** Forgiveness is the act of letting go of resentment, anger, or guilt that you hold against yourself or others for something that happened in the past. It can help you heal your wounds, free yourself from negative emotions, and restore your relationships.
- 7. Learn from challenges.** Challenges are the difficulties or obstacles that you face in life. They can be opportunities for growth and learning if you approach them with a positive attitude and an open mind. You can learn from challenges by asking yourself what they are teaching you, how they are helping you grow, and what you can do differently next time.
- 8. Connect with nature.** Nature is the manifestation of the divine in the physical world. It can help you feel the presence of the divine, appreciate the beauty and diversity of creation, and harmonize your energy with the natural rhythms of life.
- 9. Join a spiritual community.** A spiritual community is a group of people who share similar beliefs, values, and goals regarding spirituality. It can help you find support, guidance, and inspiration from others who are on the same journey as you.
- 10. Seek professional guidance.** Professional guidance is the advice or assistance that you get from experts who have the knowledge and experience to help you with your spiritual growth. It can help you learn more about spirituality, avoid common pitfalls, optimize your practices, and achieve better results.

**For additional information and strategies related to the categories of personal plans, you can visit:**

[Healthline.com](https://www.healthline.com) • [Verywellmind.com](https://www.verywellmind.com) • [Psychologytoday.com](https://www.psychologytoday.com)

[Nih.gov](https://www.nih.gov) • [Kiplinger.com](https://www.kiplinger.com) • [Investopedia.com](https://www.investopedia.com) • [Thejoywithin.org](https://www.thejoywithin.org)

[Successconsciousness.com](https://www.successconsciousness.com) • [Verywellmind.com](https://www.verywellmind.com) • [Developgoodhabits.com](https://www.developgoodhabits.com)

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