

How to Create an Effective Goal Card

By Bill Marshall (revised December 29, 2016)

Inspired by Napoleon Hill and Bob Proctor

The Carnegie Money-Making Formula

In *Think and Grow Rich*, Napoleon Hill talks about the “money-making secret” that Andrew Carnegie shared with him and that he shared with us through his books and recordings.

If you study *Think and Grow Rich*, you will see that there are several instances where he refers back to “**six definite, practical steps.**” Although Hill doesn’t state it directly, I have come to believe that this is the essence of Carnegie’s formula.

The purpose of this formula is to condition your subconscious mind so that you create innovative ideas for achieving your goals that you **ACT upon with confidence.**

When you examine the lives of men and women who created wealth, you will find that they used their imaginations to create ideas for products and services that have met the needs of large numbers of people.

The more people you serve, the more likely you will attain large amounts of wealth.

Furthermore, they created business organizations to implement those ideas efficiently on a large scale.

That is how Andrew Carnegie created his fortune. Also Henry Ford and Thomas Edison.

The pattern is so common that I believe this is the essence of the Andrew Carnegie formula that Hill wrote about.

The purpose of creating a goal card and implementing the six steps is to create focused discipline on your goal. When you focus on your goal with confidence and impress the image of the goal in your subconscious mind, you **ACTIVATE** your imagination.

Your subconscious mind then presents practical plans to your conscious mind which you can put into **ACTION** for achieving your goal.

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The Six Steps

The method by which *DESIRE* for riches can be transformed into its financial equivalent, consists of six definite, practical steps:

First. Fix in your mind the exact amount of money you desire. It is not sufficient merely to say “I want plenty of money.” Be definite as to the amount. (There is a psychological reason for definiteness which will be described in a subsequent chapter).

Second. Determine exactly what you intend to give in return for the money you desire. (There is no such reality as “something for nothing.”)

Third. Establish a definite date when you intend to possess the money you desire.

Fourth. Create a definite plan for carrying out your desire, and begin at once, whether you are ready or not, to put this plan into action.

Fifth. Write out a clear, concise statement of the amount of money you intend to acquire, name the time limit for its acquisition, state what you intend to give in return for the money, and describe clearly the plan through which you intend to accumulate it.

Sixth. Read your written statement aloud, twice daily, once just before retiring at night, and once after arising in the morning. **AS YOU READ—SEE AND FEEL AND BELIEVE YOURSELF ALREADY IN POSSESSION OF THE MONEY.**

It is important that you follow the instructions described in these six steps. **It is especially important that you observe, and follow the instructions in the sixth paragraph.** You may complain that it is impossible for you to “see yourself in possession of money” before you actually have it.

Here is where a *BURNING DESIRE* will come to your aid. If you truly *DESIRE* money so keenly that your desire is an obsession, you will have no difficulty in convincing yourself that you will acquire it. The object is to want money, and to become so determined to have it that you *CONVINCE* yourself you will have it.

Only those who become “money conscious” ever accumulate great riches. “Money consciousness” means that the mind has become so thoroughly saturated with the *DESIRE* for money, that one can see one’s self already in possession of it.

The steps call for no “hard labor.” They call for no sacrifice. They do not require one to become ridiculous, or credulous. To apply them calls for no great amount of education.

But the successful application of these six steps does call for sufficient imagination to enable one to see, and to understand, that accumulation of money cannot be left to chance, good fortune, and luck. One must realize that all who have accumulated great fortunes, first did a certain amount of dreaming, hoping, wishing, *DESIRING*, and *PLANNING* before they acquired money.

You may as well know, right here, that you can never have riches in great quantities, UNLESS you can work yourself into a white heat of DESIRE for money, and actually BELIEVE you will possess it.

Making Hill's Formula More Practical Using a Goal Card

One of the tricks to making Hill's formula practical is to adapt his words to your situation and write them on a **simple 3 x 5 goal card**.

Your goal card can become your gold card.

While Napoleon Hill stressed the importance of writing out your goal statement, I don't see any place where he gave instructions for using a 3 x 5 card.

While it may be self-evident to many people that writing the formula on a goal card is an effective way to implement it, the idea never occurred to me until I started studying Bob Proctor's material. Since I started using a goal card regularly, I have been more consistent in following the formula and have been achieving even better results than before.

The ideas that I'm outlining here are what really made Hill's 6 steps practical for me. Some of the ideas I received from studying Napoleon Hill and Bob Proctor, and some I developed on my own.

Until I used a **handwritten** goal card (not paper, not a journal, not iPad, not computer, not iPhone, etc.) I did not consistently follow Napoleon's 6 steps.

It costs virtually nothing, is simple to use, and (most importantly) it is effective—when you know what to put on the card and how to use it correctly. That's what this white paper is about.

Why is a goal card effective?

Because it makes it easy for you to stay **focused** on your goal using the principle of **spaced repetition**. And when you stay focused on a goal for a sustained period of time, mixed with the belief that you will achieve it, the odds of achieving it increase dramatically.

As Bob Proctor teaches, we think in pictures. A goal card helps you to **create a clear mental image** of what you want so that you properly impress that image into your subconscious mind.

When you do that, ideas will pop into your head throughout your day for attaining the goal. Your belief, self-confidence, and motivation will be at a level **where you act on those ideas**. One of the lessons I learned from Bob is that impressing the image of your goal on your subconscious mind causes your body to move into action **automatically**.

You will be **compelled** to take action.

You have seen this happen with other people and you've seen this happen with yourself. They take the initiative to act. You don't have to push a motivated person to take action, you just have to get out of their way. And when you take effective action, you will make progress to achieve your goals.

When YOU are highly motivated, YOU take the initiative to act.

How To Create Your Goal Card

To follow Napoleon Hill's formula, an effective goal card has more on the card than just a statement of the goal. In other words, if you want to attract or create a specific amount of money or a material possession, your card needs to have more on it than just a statement of what you want. You need to also state what you intend to give in return for achieving your goal. Otherwise, you are not following Napoleon Hill's formula.

Here are my specific suggestions for creating your card:

1. **Use a blank, 3 x 5 card.** The reason I use a 3 x 5 card is that it is large enough to include all of the information I am about to suggest, but still small enough to fit in your pocket. I have found business card sizes to be too small and larger card sizes to be too big. Also, because the 3 x 5 is a standard size, they are cheap and plentiful.
2. **When you write out your goal card, write it out by hand in blue ink.** Don't use a computer and print it. Without getting too technical, writing out your goal by hand helps to build the new patterns in your brain you need to achieve your goal. Also, the vibrational energy of the color blue is a very creative energy. As you look at your handwritten goal card in blue ink, it has a more creative effect than using a different color—like black. You may think this is odd, but put it to the test and see for yourself.
3. **How many goals should you put on your goal card?** This is a question that I am asked frequently. Put only **one** goal per goal card. The reason is simple: FOCUS. When you review your goal card, you should focus all of your thought energy and mental imagery on the attainment of that goal.
4. **How many goal cards should you create?** This is another common question. My recommendation is one goal card at a time. I recommend that you choose your most important "umbrella goal." An "umbrella goal" is a goal that makes it a lot easier to achieve your other goals.

In my personal experience, this is almost always my most important financial goal. Is that because money goals are more important than other goals? No!!!

So why focus on money goals for my goals card? Because achieving a specific monetary goal usually makes it easier for me to achieve my other goals.

If you had \$10 million dollars in the bank, how much easier would it be for you to achieve your other goals?

What I do is this: I have a list of my most important goals by category. I review that list and come up with an "umbrella goal" that will allow me to achieve most of these other goals more easily. I turn that "umbrella goal" into my goal card.

I review my list of goals multiple times per week. I review my goal card multiple times per DAY.

5. **Choose your words carefully.** Quite often people want to achieve a financial goal. When I have a financial goal, I use the words adapted from “Think and Grow Rich” by Napoleon Hill. I am going to give you my version of these words after these instructions.
6. **After you write your goal card, I suggest you laminate it.** This single idea has increased my own effectiveness with goal cards by **at least 10 times**.

While I state this as a suggestion, I personally treat it as a mandatory step. You may think this is too much trouble and the extra effort is unnecessary. My question to you is “are you getting the results you want?” If not, you may want to consider this. How important is it to you to achieve your goal?

Initially, I didn’t use any protection for my card and it quickly wore out as I carried it in my pocket. I found it became more of a nuisance than a help. It didn’t put me in the right frame of mind.

Then I used a plastic sleeve. I got that idea from Bob Proctor. That was better, but it was difficult to find one that fit properly. And it too had a tendency to get out of shape after a few days.

Then I decided to laminate the card. You can do this for just a few dollars a card at places like FedEx Office. In my case, because I like the convenience of laminating cards any time, I decided to purchase a laminator at Staples. I think the price was about \$50 plus about \$10 for 25 3 x 5 pouches—they have a specific pouch just for 3 x 5 cards.

If for some reason, you don’t have any way to laminate your card, then use clear tape to protect it. Where there is a will, there is a way.

7. **Create several copies of your goal card so one is always within easy reach.**

Make it easy for you to review your goal card several times per day.

For example, I have a goal card that I carry around with me in my pocket, one in the bathroom, one in the car, and one by my bed. **All four cards say the same thing and all are laminated.**

What to Say On Your Goal Card

In chapter 4 of Think and Grow Rich, (called Autosuggestion), Napoleon Hill revisited the 6 steps I mentioned at the beginning of this white paper and provided a practical, written formula I have found to be very effective.

While the formula was originally about money, you can easily adapt it to a wide variety of different goals. For example, a goal to get a certain car, a house, a job, etc. I've used variations of this formula for years.

Here is the wording based on the material from "Think and Grow Rich" (with some minor changes):

"I am so happy and grateful that by (insert date), I will have in my possession (insert amount), which will come to me in various amounts from time to time during the interim.

"In return for this money I will give the most efficient service of which I am capable, rendering the fullest possible quantity, and the best possible quality of service in the capacity of (describe the service or merchandise you intend to offer in exchange for the money).

"I believe that I will have this money in my possession. My faith is so strong that I can now see this money before my eyes. I can touch it with my hands. It is now awaiting transfer to me at the time, and in the proportion that I deliver the service I intend to render in return for it. I am awaiting plans by which to accumulate this money, and I will immediately follow those plans as they are received."

Then, **sign and date** your card. Your signature reinforces your commitment to achieve your goal. I like to use my full, legal name. A date allows you to keep track of your starting point.

I have found Hill's wording to be a perfect **starting point** for me when it comes to financial and material goals. I say starting point, because I find that I make minor revisions to my statement as ideas pop into my head to use it. He only meant it to be an example for us to start with.

These points may help you understand the psychology behind the wording and why it is so effective:

1. **It sets a specific target in your mind.** You want to state your goal in such a way that it creates a clear mental image in your mind. Remember, we think in pictures. The date is definite and the goal is definite. Choosing a date for your goal is a bit of an art.

On the one hand, you want to be aggressive so that you don't short change yourself.

On the other hand, you don't want to be so aggressive that you don't allow yourself enough time to grow into the goal.

The best way I know of to come up with a date is to answer this question: how quickly will you be able to provide the level of service that entitles you to receive what you want?

If you want the money faster, find a way to deliver your products and services to more people faster.

2. **It outlines the service you intend to provide in exchange for achieving your goal.** I don't believe in "something for nothing" especially when it comes to money. This affirmation reminds you that you have to **deliver** both sufficient quantity and quality of service in order to achieve your goal.

In my experience, this paragraph generates a number of useful ideas over a period of time. Usually what happens is that after using the affirmation for a few days, I start clarifying and expanding the products and services I intend to render in exchange for the goal.

I usually end up with ideas related to multiple-streams of income (MSI's) rather than relying on only one.

I received the idea for MSI's from Bob Proctor. An MSI may be a job, a business, an investment, etc. If you study wealthy people, you will find that a job is one of the weakest sources of income because you are usually trading your time for money.

A business or investment is a better source because it can be a "passive" source of income. In other words, you are paid for the value you create regardless of how much or how little time it takes to create it.

One of the best case scenarios is when you do the work once but get paid many times. For example, an author may write a book once, but get paid on it for years. Or an actor may be in a movie one time, but get paid for as long as that movie continues to generate revenues.

3. **Now comes a statement of belief.** Notice the two statements "...I can now see this money before my eyes. I can touch it with my hands." This type of **mental imagery** is critical to getting the idea of what you want firmly planted or impressed into your subconscious mind. Everything you create in your life first starts in your mind.
4. **Notice again the emphasis on exchanging service for what you want.** What you desire, in this case the amount of money you want, **already exists**. It is already sitting around in various banks all around the world. And if it isn't already in the banks, they can create it in a millisecond. Remember: there was a time in history that money didn't exist. Human kind **created** it to make it store service and facilitate transactions. If the human race created money, we can create more as we need it.

Your job is to create a **proportional** amount of value you want to exchange for the money. **Your job is to provide valuable and useful service to others.** In

fact, the value of the service you provide should exceed what you are asking for. In my mind, I usually assume the value of the service I intend to render is at least 10 times the amount I'm looking for. The amount depends on your net profit per unit of service or product sold.

So for example, if you want to earn \$100,000, you should expect to provide a million dollars or more worth of service. You could provide a million dollars of service to one person (difficult) or you could provide \$10 of service to 100,000 people. That is actually a lot easier to do because you can reach a lot of people efficiently over the internet.

I like to play around with the math in my head as it allows me to think of ways to break down my goal so that achieving it is more believable.

5. **This wording reminds me that I need a plan to achieve my goal.** Also, it allows me to get started even before I have a specific plan. If you read "Think and Grow Rich" carefully, you will find that he states in many places that you have to set a definite goal and create definite plans for its attainment.

But you don't need to know the exact plan in order to get started. Notice I said get started. This idea was clarified for me by Bob. You don't need to know how you are going to achieve your goal in the beginning. No one knew how they were going to achieve their goal until they achieved it.

You only need to create a clear mental image of what you want to start. And to get emotionally involved with that image. When you move forward in faith, you will eventually get all of the plans and resources you need to attain your goal.

You will eventually need to create effective plans for achieving your goals, but these will only come **AFTER** you get started and NOT before. Don't let anything stop you from starting to move towards your goal immediately.

Not starting one of the major reasons people don't attain their goals. People talk themselves right out of even trying for their goal through negative self-talk. They are so stuck on the "how" that they never get started. **Forget how for now.**

First concentrate on creating a **clear mental picture** of what you want. Then go as far as you can see right now. You will learn how you are going to achieve your goal during the process of working toward it.

Here is a very important point that I learned from Bob Proctor: setting a goal and achieving a goal are two different activities. **Setting** the goal is an intellectual activity of deciding what you want **and** the service you intend to render in return for it.

Achieving your goal is a **lawful process**. What I mean by that, is you use the laws of the universe (e.g., law of attraction, law of vibration, law of gender, cause and effect, etc.) to achieve your goal.

Planting the **image** of your goal in your subconscious mind through repetition is part of the achievement process.

What to Say On Your Goal Card: Short Form

Here is a very simple, one sentence version of a goal statement that comes from Bob Proctor's material. Here it is:

"I am so happy and grateful that by [insert date], I will [statement of goal]."

For example, ***"I am so happy and grateful that by December 31, 2016, I will earn an annual salary of \$100,000 as a business systems analyst."***

Here's an example of a non-financial goal:

"I am so happy and grateful that by December 31, 2016 I will healthfully weigh my ideal weight of 170."

Here are some advantages of this formula:

1. You can easily fit on a business card.
2. It is easy to memorize and repeat multiple times per day.
3. It is easy to write out as a written affirmation.
4. It captures most of the essential elements: a positive feeling, a date, and a specific goal.

I use both forms. I like the longer form for my primary financial goal. I find that the extra information helps me to better visualize the goal, reminds me of the importance of service, inspires strong confidence, and helps me create plans.

Because I have memorized the long version of the affirmation and use it regularly, I find that the short version goal card reminds me of the long version.

How to Use Your Goal Card Effectively

1. **Read the card both silently and out loud several times a day.** At the very least when you wake up and just before you go to sleep. I think more often is mandatory at the beginning. The more you read the card, the more often you will focus your imagination on the **mental image** of your goal. I find that every time I focus my imagination on the mental image of my goal, it becomes clearer.

But space it out during the day—constant, **spaced** repetition. Eventually, you will find yourself thinking about your goal and your goal card continuously. And carry your card in your pocket, pocketbook, or wallet. As I have learned from Bob Proctor, eventually the **image** of your goal will flash into your mind just from

touching your card.

This is how you build the obsessional desire that Napoleon Hill says is essential to success.

2. **Memorize the words.** Most people find this happens automatically after a few days. Even at that point, I still recommend that you hold and **read** the card. Touching your card and using your physical sight helps reinforce the image of the card and your goal in your mind.
3. **Meditate on the words and visualize your objective.** During the times that you read the card, really stop and think about what the words mean. **Letters and words are really symbols.** You want to focus your attention on the meaning behind the symbols. What are the internal sensations triggered by the words (images, sounds, feelings, smell, and tastes)? Pay special attention to your feelings. Your feeling is an indication of your vibration. Your vibration sets up the attraction.

Use your imagination. Sharpen the image of what you want in your mind. Get more definite about the service you intend to offer in exchange. Think about ideas of how you are going to attain the goal and **write those ideas down as they come to you.** This is one of the most effective ways you will find for coming up with your plan.

4. **Re-write your goal statement.** Periodically, I like to re-write my statement to help me think through the words. Often I will come up with slight changes in wording that improves the statement. **This is really important.** Sometimes adding or changing even one or two words makes a **big** difference.

If the change is **significant**, I usually create new, **laminated** goal cards.

5. **Get emotionally involved with the idea of your goal.** I initially learned this from Napoleon Hill, but Bob Proctor clarified this even more for me. Feelings, images, and emotions are the “language” of the subconscious mind. The emotion of faith will allow you to create the belief that your goal is attainable. The emotion of enthusiasm will spur you to action. The emotion of gratitude will keep your attitude positive and attractive. **The only way to impress the idea of what you want on your subconscious mind is mixing it with emotion or feeling.**

The money you want to achieve is already in the hands of someone else. **You attract money by being more attractive to people.** I’m not referring to physical attractiveness (though it helps to make yourself as physically attractive as possible). I am primarily referring to gratitude and other positive emotions.

Those “vibrations” are very attractive to people. When you have a positive, grateful attitude, you will attract other people. And when you are attractive to other people, they will go out of their way to help you and will willingly purchase your products and services.

I hope that you have found this white paper to be helpful. There are other visualization tools that are useful—vision boards, dream boards, dream books, mind movies, etc. They all have their place. But because of its portable convenience and compactness, I believe that a simple, **laminated** goal card is much **more** effective than any of these.

We live in an age when most of us are pressed for time. While these other methods are effective, many people will not use them because they can take a lot of time to create. But an effective goal card can be created within minutes.

I think it is more effective than only entering your goals into your computer and your phone because it's handwritten and always available (if you have followed my instructions). There is nothing to turn on or find. Just pull it out and read it.

My challenge to you: Follow the instructions in this white paper faithfully and consistently for the next 30 days and watch what happens. 90 days is even better. You will be amazed at how your thinking improves and how much progress, you make towards your goal.

After you master this technique with one goal, then start doing it with other goals.

What To Do When It Seems It “Isn’t Working”

I learned this primarily from Bob Proctor’s material.

I say “when it **seems** it isn’t working” because the process is always working. It’s based on a law as natural as the law of gravity. Can you imagine the law of gravity not working for even a fraction of a second? That’s never going to happen. The laws of nature/the universe always work 100% of the time, no exceptions.

If there is a problem, the reason lies with us, not with the law. It simply means we have not yet reached the level of awareness necessary to achieve our goal.

According to Bob Proctor, the real purpose for setting and achieving goals is NOT the object of the goal itself. **The big win is the person we become in the process of reaching the goal. The real win is the new level of awareness that we attain.**

This was a new revelation to me. Prior to this explanation, my focus was on simply attaining the goal.

As Bob Proctor says, “If someone is only earning \$50,000 a year, it isn’t because they want to earn \$50,000 per year. It’s because they haven’t reached the **level of internal awareness** that is required to achieve \$200,000 a year. Or even \$50,000 a month.”

There are people who have turned their annual income into a monthly income. What others have done, you can do also—if you do the inner work.

Success is always an **inside** job. You will succeed from the **inside out**. It’s more effective, a lot more peaceful, and you will be happier in the end than in the beginning. People who focus on the external object of the goal rather than on the higher level of awareness/consciousness get to the end and say “is that all there is?” They may have achieved their goal, but at what price?

Why Being Positive is Difficult—At First

Consistently thinking positive is difficult at first until it becomes a habit. The reason is because most of the people in the world are negative. We are surrounded with negative thinking. It's in the media. It's at our jobs. It's in the people in our environment.

And because every brain is both a broadcasting and receiving station, everyone of us are picking up vibrations of negative thoughts released by other people. Until you realize this is happening, the odds are very high that you will be influenced by these negative thoughts.

After you recognize this is happening, you can set up a system to defend yourself against these thoughts.

According to Bob Proctor, when we are born, we come into this world with a “clean slate.” Our intellectual factors are undeveloped. We haven't learned how to use our conscious minds. And so, whatever is happening in our environment (positive or negative) passes straight through to our subconscious mind and becomes fixed as a habit.

This is why we speak the languages we speak. That's why you are able to read and understand these words. You weren't born with this knowledge. This is why we eat the foods we eat. We inherit the habits of our environment.

After we reach the age of understanding where our conscious minds are developed, we have the ability to consciously accept or reject any thought. But so much of our thinking is so habitual by that point, most people don't use that ability.

How do we change our habits? How do we learn to reject the negative and embrace the positive?

By choosing to feed positive thoughts into our minds. By reducing the amount of negativity that we are exposed to. And learning to recognize and purposely reject negative thoughts that pop into our minds.

One of the best techniques I've learned from Bob Proctor for rejecting negative thoughts so that they don't take root in my subconscious mind is to simply say “next.” You can't completely stop negative thoughts from coming into your mind, but you can reject them before they take root. And you can minimize the number by taking control of your environment.

This is why using affirmations, listening and reading other self-help material is so critical. When you study and think about material like this, it becomes part of your environment. It increases your awareness and makes it easier to stay happy, healthy, and wealthy.

If This White Paper Has Helped You...

Although this white paper is only a few pages, I believe you will find the information invaluable to you **when you put it into action**. There is enough information available here to keep you busy for several weeks. I recommend you study it everyday for the next 30 days. As you do, you will also be thinking of your goals.

I believe that using this card is the centerpiece of Napoleon Hill's formula outlined in Think and Grow Rich.

Help Others, Help Yourself

Feel free to share this white paper with all of your friends. You can send them to my website or simply email them this PDF.

I have purposely kept this white paper short to make it easy to share. Your friends will love you for it. I believe that in order to improve the world economy, a lot more people need to learn how to effectively set and achieve goals by providing useful service.

Imagine how much better your world would be if you were surrounded by family members, friends and co-workers who are positive goal achievers? How would your life be better if all of your friends had a goal card that they review multiple times everyday?

What if your parents had taught this information to you when you were a child? If you are a parent, how proud would you be for your child to set and achieve their goals? You can teach them how.

None of us were born with this information. If we ever learn it, we learn it from others. It's generally not taught in schools or at home. This is why we read books and go to seminars. With the power of the internet, it is easy to share this information with a few clicks of your mouse.

Now imagine how much better the economy would be if even a million people started using a simple goal card that they created along the lines outlined in this paper. How would that improve the economy?

We have to take responsibility for growing the economy by achieving our goals and providing useful service. This will happen through education and enlightenment, not by government programs or the monetary policy from international banking organizations.

We cannot help others without helping ourselves. And we can't help ourselves without helping other people.

Send this white paper to everyone you know, commit to achieving your goals, and commit to helping them achieve **their** goals.

If we work together, we can make this world a better world for ourselves and future generations.

If you have any questions about this white paper or affirmations, feel free to email me directly at whmarshall@earthlink.net. I will do what I can to help you.

If you are interested in getting LIFETIME access to my download page that includes my 488 Power Affirmations recordings, you can get access right now for only \$17.76

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In addition to the recordings, this also includes access to over 1,000 Power Affirmations in text form inspired by “Think and Grow Rich.”

With Gratitude,

Bill Marshall

www.PowerAffirmations.com.

P.S. As a Christian, I believe that God helps me achieve my goals. I believe that He will help you also. I have written an additional white paper specifically for Christians about how to get God to help you achieve your goals.

You can get access to that white paper right now. Just go to <http://www.poweraffirmations/God-will-help-you/>