



# Building On Wins

*Momentum can help you reach your goals: Here's how to harness it.*

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Inside most of us lies an ambitious goal we're eager to accomplish. Maybe it's writing a book or landing a big-time promotion, or perhaps it's running a marathon. Whatever our aspirations may be, momentum can serve as an underlying force helping to inch us closer to our desired results.

Take Jennifer and John-Mark Valo from Sylvania, Ohio: On Oct. 1, 2015, the couple set a goal to pay off \$50,792 in debt by Dec. 31, 2016. The couple's combined annual salary: \$75,000.

"It was intimidating when we realized what we were about to tackle," Jennifer says. "At the same time, we were so hopeful and excited to accomplish such a big goal together. We knew we had to take it one day at a time."

As a bakery owner, Jennifer says she racked up the majority of their debt when she opened the business in early 2014. "Before having the bakery, my only real debt was a very small credit card and a car loan."

On the heels of their August 2015 wedding, the pair grew serious about eliminating their debt after attending Financial Peace University, a nine-week video course created by personal finance coach and author Dave Ramsey that teaches participants how to gain control of their money.

Lesson No. 1 for the newlyweds: Pay off their smallest balance first, or

as Dave teaches, the debt snowball approach. This method requires people to pay off their balances from smallest to largest, regardless of interest rates. The reason? Quick wins build momentum, that unstoppable sensation we've likely all experienced as one success seems to trigger another.

What we may not realize is that momentum doesn't have on and off switches, according to Daniel Tomasulo, Ph.D., core faculty of the Spirituality Mind Body Institute at Teachers College, Columbia University, and assistant instructor for the Master of Applied Positive Psychology program at the University of Pennsylvania. "It's not a start-and-stop kind of process," he says. "It's like a heartbeat. There will be times when you pulse toward your goal and times when you pull back a little bit. With momentum, you want to anticipate that there's going to be this fluctuation."

Instead, Daniel thinks about momentum in terms of what provides sustainability and energy to move us forward in a positive way toward our

goal. "It's about the process of engagement along the way," he says.

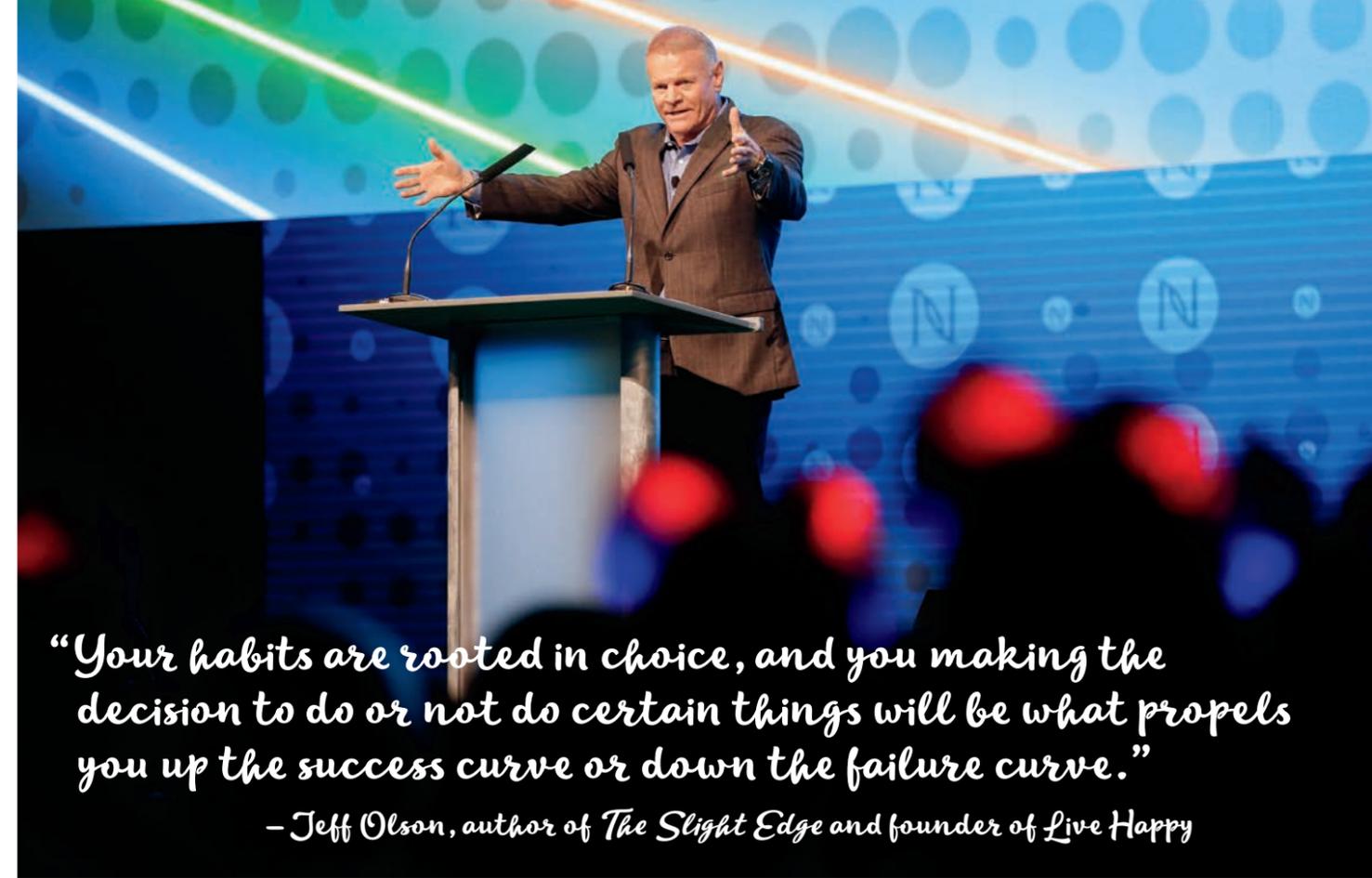
Exhibit A: Jennifer and John-Mark paying off a \$98 PayPal balance that Jennifer had avoided paying off due to its zero interest. After learning about the debt snowball approach, the duo paid the balance before even leaving the building where the class was held. "I got on my phone and paid it off right there," Jennifer says. "As silly as it was because it was such a small amount, it was so satisfying to cross that off our list."

But that seemingly small action plays a bigger role than Jennifer implies. "Once people get those quick wins and begin to believe they can be debt-free, they become unstoppable," Dave says.

Margaret H. Greenberg, certified executive coach and co-author of *Profit From the Positive*, chimes in: "Time is finite," she says. "But energy and momentum can expand and contract." The process of momentum, Margaret says, is more about what you do to

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*—Jeff Olson, author of The Slight Edge and founder of Live Happy*

keep your energy up. And that process begins with your belief system.

"There needs to be a spark, something that ignites us," Daniel says. "It's not like we're trying something and hoping it works out and seeing what happens. We're making that small change because it's going to help transform us."

For Jennifer and John-Mark, the spark came as they imagined their lives after becoming debt-free. "If you're just looking at what you're doing, it can get kind of tiring," Jennifer says. "If you're looking forward to the reward—like being out of debt and able to give and save and spend money like you want—that's very motivating."

And so they took drastic measures: Cable, eating out and trips to the driving range were just a few things cut from the budget. "We didn't do a whole lot other than just pay rent and our expenses," John-Mark says. "We tried to maximize what we could set aside for debt."

On Dec. 31, 2016, Jennifer and John-Mark made their final payment—and Jennifer got the first haircut she'd had in 15 months that same day. "It was a great feeling to know we were entering a new year without the burden of debt," she says.

Once you believe that what you're setting out to do will be worth the effort, dedication and sacrifice that you're about to put in, you've already taken the first step in creating momentum.

### *Plan, Do, Repeat*

In the late '90s, New York University psychology professor Peter Gollwitzer conducted a study that's been replicated and referenced dozens of times over: Prior to the holiday break, he instructed his students to write a report on how they spent Christmas Eve. The due date: Dec. 26. He told half of the students to plan beforehand when and where they would complete the assignment, while the other half received no such instruction.

Of the students who didn't plan for the assignment, only 33 percent completed it, compared with 75 percent who completed it after prior planning.

"We've come to believe that if we just do it, that's our path to greater productivity," Margaret says. "Research shows that often we should replace 'just do it' with 'just plan it.' Creating a brief plan before diving into your work can actually help you create momentum."

Take an aspiring author who decides to work on her novel every Thursday from 8 a.m. to noon in her home office. By planning in advance when and where her work will get done, Margaret says she's creating triggers for herself. "You're more likely to get going and keep going."

Not to mention the major benefit that often results from planning: the creation of habits, a key factor in maintaining momentum.

"Habits are basically the way for the brain to function very efficiently using

“Creating a brief plan before diving into your work can actually help you create momentum.”

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less energy,” says Delia McCabe, a former psychologist turned nutritional neuroscience researcher and author of *Feed Your Brain*. And since the process of momentum revolves around how to keep your energy up, it’s easy to see why habits play such a critical role.

In his 2014 book *The Power of Habit*, Charles Duhigg acknowledges that creating new habits, like exercising and eating healthier, can be difficult. He writes: “Once we develop a routine of sitting on the couch, rather than running, or snacking whenever we pass by a doughnut box, those patterns always remain inside our heads.”

That doesn’t mean we’re helpless. “By the same rule, though, if we learn to create new neurological routines that overpower those behaviors—if we take control of the habit loop—we can force those bad tendencies to the background.” Once someone creates a new pattern, he writes, going for a jog or ignoring the doughnuts becomes as automatic as any other habit.

For example, each time Jennifer and John-Mark discovered extra money in their budget, they automatically applied it toward their debt. By developing that habit, it became so routine that the pair didn’t even think about it, which allowed their debt-payoff snowball to keep rolling.

“Your habits are rooted in choice, and you making the decision to do or not do certain things will be what propels you up the success curve or down the failure curve,” says Jeff Olson, author of *The Slight Edge* and founder of Live Happy. “Time is the

force that magnifies all those seemingly insignificant things you do every day to highlight something titanic and unstoppable.”

### A Hairy Situation

In 2003, a group of 30 Aussies embarked on a mission to bring back a long-lost fashion trend. In the process, they created what would become a worldwide phenomenon over the month of November.

The annual Movember campaign challenges men around the world to grow a mustache to raise awareness for some of the biggest men’s health issues, including prostate and testicular cancers, mental health and suicide prevention. Men grow a healthy crop of hair for 30 days, seeking donations along the way, and the money goes toward organizations aimed at improving the lives of men who are facing these health issues.

Starting out as simply a friendly bet to see if they could resurrect the forgotten ‘stache, Movember took on a new form once the four co-founders witnessed the enthusiasm behind the effort. “We were at a stage in our lives when we just wanted to produce something good for the community,” says co-founder Adam Garone.

In 2004, they formalized the concept and decided to get all participants growing for the organization’s original cause—prostate cancer. That year, 450 Movember participants raised \$54,000, and it was donated to the Prostate Cancer Foundation.

“We had no idea whether \$54,000 was a big or small number,” Adam says. “We assumed it’d be a small number to the Prostate Cancer Foundation, but it

was the biggest donation they’d ever received at the time.”

That set things into motion for the bighearted crew, just as paying off \$98 in debt did for Jennifer and John-Mark. Scientific research reveals that achieving success, no matter how small, plays a key role in continued success and maintaining momentum.

In a 2016 study published in *Frontiers in Psychology*, researchers explain that the perception that success is possible is the critical determinant and consequence of psychological momentum. As the authors point out, once people sense they can be successful, they expand their mental and physical effort, which leads to a positive-upward-feedback spiral of more psychological momentum and more success.

“Positive emotions fuel our advancement and energize us and basically fund our momentum,” Daniel says.

These days, Movember has official campaigns in 21 countries and has raised a total of \$770 million to fund more than 1,200 men’s health programs—with no plans to slow down.

### Ready, Set, Go

As you pursue your goals, there will be times when some extra inspiration is required to spur you into action. Maybe it’s at the beginning of your pursuit, or perhaps it comes as you face your first setback. Luckily, Margaret has a plan for that, and it comes in the form of three questions she refers to as “The Five, One and Smallest.”

First, ask yourself what you would do if you only had five minutes. Sure, your undertaking undoubtedly needs more attention than five minutes, but Margaret says asking that simple question can trigger ideas on what your next step should be.

The next question: What could you do to move your project along by just

1 percent? “We’re not talking about finishing it,” Margaret says. “We’re talking just 1 percent—what would you do?”

Then, Margaret suggests asking yourself what the smallest step is you could take right now that would have the biggest, most positive impact. For example, an author might send an interview request to a sought-after expert in the hopes of gaining a valuable resource for his book.

Whatever answers you discover after asking these questions will help

spark your energy, ignite your momentum and remind you that you have the tools to achieve any goal.

“You don’t need an Ivy League education and special skills to set about accomplishing any goal you set for yourself,” Jeff says. “You must, however, practice your craft hour after hour, day after day, and year after year—but you already know how to do everything it takes to make you an outrageous success.” 



## 5 Tips to Keep Your Momentum Going

Take it from our experts: These five strategies will help ensure you continue making strides toward your ultimate goal.

**1. PERSEVERE:** This is a great substitute for talent. Success doesn’t happen overnight—it’s going to take a strong, dedicated, passionate and strong-willed individual.  
—Jeff Olson

**2. SLOW DOWN TO GO FAST:** To keep yourself on the upward path, you need to understand the value and power of time. Consistently repeated daily actions plus time equals unconquerable results.  
—Jeff Olson

**3. PLAN FOR FAILURE:** Know that somewhere down the line, you are going to take a wrong turn. Anticipate that failure is going to at least give you a learning opportunity.  
—Daniel Tomasulo

**4. DECOMPRESS:** Work less, accomplish more. Take time to refresh, renew, connect with friends and family or go for walk.  
—Margaret H. Greenberg

**5. CLEAN OUT YOUR REFRIGERATOR:** A well-nourished brain has an easier time helping to create your best life. When you want to make changes, feed your brain really well. A few nutrients to start with: vitamin C and magnesium.  
—Delia McCabe