Where are all the single people at? As a single person, budgeting, money and finances are approached in a way that is different than our friends and family members with partners. According to research done by Ameritrade, less than one third of single people feel secure in their finances. That leaves the question to be answered, how do you build financial security, without having to wait for a partner. As a single person, there’s a possibility that there’s a question mark tied to your financial identity because you don’t know what your family situation will be in the future. That makes it easy to spend a lot and not have a savings plan or any financial goals in mind, because eventually the hope is that someone else will come along and you’ll work on your finances together. I myself, am single, and as such, can relate to wanting to wait for another person, resolving that question mark, before setting goals. In fact, for a long time, that’s how I spent my money. The change came when I realized that there is a lot I can learn from others and how they use their financial resources. There’s a lot that can be learned from the great financial gurus of our time, from family members, from colleagues, friends, and neighbors. Below are four steps that will help you to be able to build financial security as a single person.

Step 1– Evaluate where you are now. Just like anyone following a road map or trying to get to a destination, you can’t get there if you don’t know where you are currently. This is especially important as a single person, because you are the only one in control of your finances, so you are the one who gets to know what to decide where you are and where to go from there.

Step 2– Envision where you want to be financially. Even if you envision yourself with a partner in five or ten years, you can still envision where you’d like yourself to be financially with that partner, and if your current spending habits don’t match up with those goals, now is the best time to change that!

Step 3– Set realistic goals. Jon Acuff, an expert on setting and accomplishing goals, talks about how when we set goals, we often set unrealistic goals that are greater than what we can actually accomplish. His suggested solution to that is to cut the goal in half. So, if your goal is to save a certain amount in six months, either cut the desired money amount in half, or lengthen the time you plan on saving. This makes the goal more realistic and easier to accomplish.

Step 4 –Think long-term, but be flexible. Life happens, and will continue to happen. Your goals may change, your life situation may change.

Keep that in mind as you move forward. Being single doesn’t mean you have to be insecure about your finances. You can take control of your finances today. You can depend on yourself and you can accomplish your goals. The best thing any single person can do is find a community, and learn from others to help you create those financial goals.