



# *Master Your Own Destiny*

*YOUR JOURNEY OF PERSONAL TRANSFORMATION*

*& SPIRITUAL DISCOVERY*

*WITH SHEILA STEPTOE*

## MODULE SEVEN – GOAL SETTING

*Illustrations by Geoff Holdsworth*

*Lots of people pursue personal growth  
but when you combine it with spiritual growth  
you unleash your full potential.  
Suddenly, there are no limits any more. . .*





## GOAL SETTING

*'Faith is taking the first step even when you don't see the whole staircase. Take the ladder of success one step at a time, by seeing each step, living each step and appreciating each step.'*

- Reverend Dr Martin Luther King junior

When I need spurring on, I find that nothing beats *goal setting*. It gives me focus and makes me get off my backside instead of sitting with excuses.

Hard as it might be to believe, I have sat and distracted myself often over the years. I tell myself, *Oh, I'll do it when I get inspired or, I'll get round to it when I have done*

*such-and-such*. Friends pop around for a coffee or a glass of wine and how can I say no? This is all very well for a while — until you understood that the reason I allow myself to be distracted is because I WANT to be distracted. I had no GOALS and ASPIRATIONS to aim for and drive me forward. Once I realise this, everything snaps into focus and there is no stopping me!

After the publication of my first book, *Before I Get Old And Wrinkly*, I was introduced to Becky, someone who could help me with the publicity I wanted. She was a young girl starting out in her own business but, like me, she had vision.

We discussed ideas for promoting the story of the book. We were particularly keen to highlight the happy ending to my story. I had become estranged from my daughter and granddaughter. with my granddaughter coming back into my life. Writing and publishing the book had led to being reunited with my granddaughter.

But I had also been told that I would one day be on TV and that is was a definite goal for me. It became clear that this was an exciting project for both of us. We were not sure whether we could pull it all off — but Becky could certainly get me some radio interviews and Press coverage.

A set of press releases was sent out, triggering the series of hair-raising, nail-biting moments that followed. Becky took a call from someone she knew at ITV: they were considering, but only *considering*, doing a piece on me. It's hard to describe the excitement we both felt. Becky had never succeeded in getting anyone on TV before. I had secretly aimed high for a reason.

Some time before, I had laughingly put out a request to the Universe for this to happen but I hadn't mentioned it to Becky. Then, suddenly, I had been shown by my spiritual helpers quite a few pictures in my mind of me on television. I could see 'pictures' of myself going to the studio — but occasionally the picture had an audience. I could see the people sitting there and their faces; I kept visualising it over and over again because I didn't want to lose this.

A week later we got a call from ITV to say that *This Morning* were very interested in me coming to the studio and was I available...

I discussed the details with a researcher. They wanted to feature the issues raised in the book and since it was 'Grandparents Week' in the UK it was a perfect time. Because

of the nature of the interview, my daughter, ex-husband and son all had to give their permission in case they were mentioned. They all gave their blessing and the arrangements were made.

The day came for me to appear on *This Morning*. They sent a car to meet me at the station, paid my expenses. A preview shot of me was taken and make-up applied, and I was taken into the studio. Suddenly there was an announcement: Richard Hammond from *Top Gear* had had a serious car crash. There was a news flash, which naturally Philip Schofield and Fern Britton had to give. This only lasted a few minutes but they did this in the other half of the studio from where I was sitting comfortably with agony Aunt Denise sitting beside me.

Then they casually walked over to me with my book in their hands, sat down and we just chatted. I found myself loving every minute. It surprised me how small the studio was but I concentrated on speaking and looking directly at Philip and Fern so as not to be distracted by the cameramen. Then my time on screen was over — but Theresa and I remained in the studio while they opened the phone lines for Denise to take some calls from viewers. So many people needed to hear about the happy ending to my own situation, and also to know that there was help for themselves out there.

I'd had a wonderful experience being on *This Morning* and it was also a great experience for Becky's CV. Since then she has managed to get more people on television, so there is another example of how trusting, having a faith in your project, brings amazing results.

This will not happen to everyone but aiming high, keeping focused and putting in the hard work are all part of the process. If Becky and I had just sat back and not worked at it, maybe nothing would have happened. It has brought us both very valuable credibility.

The key to this achievement of course was having the GOAL from the very start. Without that clear starting point, neither I, or Becky, or anyone else involved would have had the vision to work towards or the enthusiasm to follow it through to success. Setting goals gives us that starting point. This module is all about how to set YOUR GOALS and then make them happen.

Over the years I have shared how I did it with many colleagues, because I truly believe that what you give out you receive in return. It costs me nothing to share, other than a

bit of my time. Imagination, following your gut instinct and stepping outside your comfort zone can bring many rewards both in business and in your personal life.

Hopefully you will have done your affirmations, completed the ‘passion and purpose’ exercise from the last module, worked out what you want from life and visualised it — but so often people don’t really know what they want. They only *think* they do. Does the thought of what you want in life excite you? Does the idea of it wake you in the night because your mind won’t lie still? Does your heart beat faster when you think about how to set about your goal in life, now that you know it is the right path for you?

But what if life is meant to be just as it already is? Things may be starting to unfold in your life already but you are wearing blinkers and can’t see the road ahead.

If you already know what you want and are ready to set yourself some goals, there are many ways to do this. You can do it in one huge leap, or you can take one small step at a time.

Either way, it is important to focus and get a passion and purpose ignited; without that, it is hard to succeed. Your goal should scare you a little but it should excite you at the same time. A passion might be to accomplish a life-changing experience or a lifelong dream — but a small change could be just as influential and life-changing.

In this module I will lead you through a process for turning your thoughts into goals and then into reality. This is a structured way of approaching goals setting and achievement. I urge you to try it and follow it through.

So let’s get started...

## ALL ABOUT GOALS

So what is a 'goal'? Anyone who plays or follows football, hockey or the myriad of similar sports will understand the glory and prestige that comes from scoring a goal. It's the ultimate part of the game – the single most important reason why the players, managers, coaches and spectators are there. Nobody plays a sport like that in order to see the teams can walk away with a no-score draw.

Scoring goals is, of course, about *winning*. But it's a bit more than that. It's also the ultimate demonstration of a *player's skill*. It's a mark of the coach or managers *tactics*. It's a measure of the *teamwork and experience of the players as a whole – working together to achieve that single outcome*.

In short, goals are not just about winning. They're about how you got there too. They're about the *journey that leads to winning*. And so it is in your job, career, business, education, relationships and life as a whole.

## GOALS VS ASPIRATIONS

Many people dream of great achievements. But dreaming about it isn't the same having the goal. A dream is just an aspiration. Let's look at the difference.

An ASPIRATION is:

1. An idea – probably quite vague like a dream or vision. It might even be one of several that you have in mind '*if the circumstances are right*'
2. Something that you would like to happen, but there are others options for you if it doesn't.
3. Something you think about from time to time, but it isn't on your mind all the time.
4. You feel that it's a possibility but you're not clear at all how it might come about.
5. You'd consider it a bit of a 'long shot' or possibly close to a miracle if it actually happened!

As you can see, aspirations are not thoughts that we are terribly committed too, are they! I'm sure you have had several, if not many, aspirations over the years. How many have fallen along the way, simply to be replaced by another dream of how things might be?

Consider instead a true GOAL:

1. A very clear idea. You can actually 'see' yourself achieving this.
2. You know roughly what you need to do to get there, even if you haven't worked it out in the finest detail
3. You think about it constantly, often when you first wake up, and last thing at night. You might even call it a compulsive idea.
4. You *'know'* that it's the right thing for you to be doing.
5. It's really all you want right now. You can't think of any other thing you'd rather be working towards.

The difference is striking and remarkable. Where your ASPIRATION might be a vague idea that may or may not happen and which (in truth) you aren't all that worried about, your GOAL is actually consuming your waking thoughts. You are driven and committed to making it happen!

So, as we work through this module, try to clarify your thoughts using those two checklists. It's good to have dreams and aspirations, but until they become goals you cannot begin to work towards achieving them.

## HOW BIG A GOAL?

Let's imagine that your goal is to get your current weight of 164 pounds down to 140 pounds. That goal of losing 24 pounds (or two stones) sounds a lot. Break it down and it sounds much better — what about two pounds a month for a year?

Or perhaps you want to save £5,000 in a year. That works out at £416 per month. Or you could call it £104.16 per week or even £13.60 per day. That sounds much more manageable than £416.66 per month!

You need to do what *you* feel is right, even if others mock or criticise you. By all means you should take advice and bounce ideas around with other people — but ultimately it must be your own decision to move in a certain direction.

There may be risks for you but your goals must be founded on reality, with realistic expectations, your skills and experience and the effort and preparations you are prepared to put in.



It's important to keep stretching and re-focusing your goals just as you are about to achieve them. You can nudge the goalpost just a little bit further, towards the next goal, so that it is just out of reach. Over time, you find you have been capable of attaining things you never thought you could. You need to keep moving the line further away — but still reachable. So many people attain their first goal and just look for the next thing, or give up if they come upon a hurdle.

### DESCRIBING YOUR GOALS

This is important: you must write your goals in the present tense, as if it has already occurred. This will change your mindset. Instead of it just being a wish, you make it believable in your mind.

For example:

*I will build an extension to my house.* and *I have built an extension to my house.*

Notice the difference? When you read the first example it feels like a distant hope or wish that may happen someday. The second example will make you feel empowered that you have accomplished something. You can then visualise the house having its extensions and imagine what you are doing in the house! Belief is a powerful creative energy.

### BABY STEPS – SMALL GOALS LEAD TO BIG ACHIEVEMENTS

Breaking your ultimate goal into smaller goals is one way of keeping the energy and enthusiasm high. For example:

**ULTIMATE GOAL:** Build an extension to my house

**SMALLER GOALS (I call these Baby Steps):**

1. Create a detailed plan and list of requirements
2. Obtain all the necessary paperwork and planning permissions
3. Organise the finances for the project
4. Set a starting date and schedule of building works
5. Complete the foundations
6. Complete the fabric of the extension
7. Complete the interior finishing and decorating

Now the ultimate goal seems far more achievable. Each step is clear, possibly only a few weeks or even days work.

As you gain in confidence, taking each step at a time, you can look back after a while and see how far you have come. Many things in life will be unfolding already, so you need to start looking out for them, and not miss them. Are there significant things screaming at you, for example, that you love doing? Suddenly you begin to see that you've moved out of your comfort zone, you begin to feel really alive again.

All sorts of feelings and emotions emerge at this stage. It might include a buzz running through your whole body, if the change or goal is a big one. This is because, as you get nearer to achieving your goal, and get better at ignoring and proving wrong the small negative voice in your head that says 'you can't do that', you feel great. That little voice is nothing more than the self-talk you have got used to hearing.

Even a small change, whether in business or our personal life, can be the beginning of something much bigger. Whatever it is you want to achieve — whether it involves relationships, health, weight, career — by following your intuition, instincts and thoughts, by knowing that it can be done and is right for you, you are starting on the most magical journey.

If any of this feels uncomfortable, or if you feel at all uneasy, then it may just be wrong to pursue it at this time — or it could be something completely wrong. Maybe there are other things you should put in place first, before you can take all the necessary steps to get there. Sometimes obstacles need to be cleared from as deep a place as your subconscious. I know this from personal experience: my subconscious mind started re-living a past experience that I had thought I had already dealt with.



## GOAL SETTING WORKSHEETS

Ok, now it's your turn. You can do this exercise right now, or you can photocopy the following pages and use them whenever you wish to start setting goals for yourself and then breaking them down and making them real.

Remember this may not be easy or comfortable at first. You may struggle to describe exactly what you want to achieve. You may not be sure about the steps you need to take along the way. You may not even be completely certain about your goals at first (in which case recognise them for what they are – aspirations.) So make sure you give yourself time to reflect on your ideas as they develop. Put the worksheets aside overnight and allow the ideas to develop in your mind. Meditate or use visualisations and see if things become clearer. And of course, discuss your ideas with others.

But every few days, or once a week, return to your worksheets and review, amend or add to what you have written. Over time those thoughts that are merely dreams and aspirations will remain so and can be put to one side, whilst your true goals will become clearer and clearer.

### **SHEET ONE - SOMETHING I WOULD LIKE TO SEE HAPPEN**

Start by jotting down random thoughts and ideas. However vague these might seem at present, list them anyway. On the next page there's a longer version of the same worksheet. Remember you can copy this sheet as often as you like and describe as many thoughts as you wish. If something jumps out and becomes 'obvious' then you can move on to the next stage.

### **SHEET TWO - CLARIFYING YOUR GOAL**

This worksheet will help you identify the steps you need to take. It also includes a prompt to think about WHO might be able to help you. It could include teachers, business people, suppliers and people you might work with, but also don't forget you partner, family and friends who, even if they don't help you directly, can provide encouragement, understanding and clear space and time to work. Think also about when and how to approach people to ask for their help and support.

Finally, add a small reward that you promise to give yourself when you achieve your goal.

**SOMETHING I WOULD LIKE TO SEE HAPPEN**

Describe it?



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When do you think this might happen?

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How likely to you think this is?

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How important is this to you right now? Does it 'feel right'?

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**ASPIRATION or GOAL?**

## SHEET TWO - CLARIFYING YOUR GOAL

My ultimate goal is...



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To be achieved by...

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Steps I need to take...

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Who can help me achieve this goal?

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What actions do I need to take to clear the way so that I can get started?

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I am going to set aside the following days/times to work on achieving my goal

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My reward when I achieve this goal will be

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## ACHIEVING YOUR GOALS

So, how do you move on and achieve your goal? The simple answer is: TAKE ACTION! Even if your goals are not totally clear yet, once you have decided on them, start working on them as soon as you can. Even the smallest steps will give your new project momentum and the encouragement to keep going.

### SOMETHING TO THINK ABOUT

Here's a list of things to be thinking about as you clarify your goals and start working on them.



- Recognise whether your goal is an *intention* or just something you *want*. These are different: an *intention* will always materialise because the desire behind it adds a driving force.



- Write down everything you want to achieve — but be realistic. If it is not realistic it will never happen. Use the worksheets to clarify, refine and focus on the goals that are most achievable.
- Begin to see yourself achieving the end result.
- Know that there may be hiccups along the way but don't let them turn into negative excuses to give up on your goal. It's too easy to say *'well, I've had a problem so this is clearly not meant to be.'*
- Keep a notebook or a Dictaphone beside you at all times, for when ideas and inspirations pop into your head. You don't always remember them later.
- Think of the reward you have promised yourself when you have achieved certain steps.
- Write down the first few steps that you need to take, and then all the other steps as you go along. Or, if you already know exactly what you want, then set all the goals down.
- Write down how you will feel in one year's time.
- If it is a personal goal, such as finding a new partner, consider where can you go, what club can you join, what can you learn which could introduce you to someone like-minded. A hobby or interest can be a brilliant way to move on.
- If the goal is a new business, do all of the above but start networking with others to learn and grab all the information you can.
- Ask others for advice – often you will gain new ideas, new contacts and much-needed support – BUT beware conflicting or confusing opinions from others - always follow your own gut instincts. There's nothing wrong with listening to other people's advice but making up your own mind about what is right for you.

- Consider collaborating with others who have different skills to your own.
- Think about whether you need to learn new skills and keep learning along your journey, but don't forget that learning alone is not enough – you must put that learning into practice.
- Love what you do and put your heart and soul into it.
- Realise that fear is not real if you are on the right path and it feels right. After all, we all fear failure at times, but when we KNOW that the end result is worthwhile, we can accept a few failures or problems along the way.
- Find *lessons* instead of seeing only *problems*. Things WILL go wrong but when they do it is simply a lesson in how to move forward. Try another approach or a new idea.
- Stay focused and don't let fear limit you.
- Keep stretching yourself just that little bit further. It is all too easy to find fall into a habit that is easy and convenient. But if you haven't reached your ultimate goals, then accepting a half-way solution isn't good enough. Keep aiming higher and further.
- Persist: successful people are no cleverer than you. They just keep at it.
- Give to others and they will give back to you. Never be afraid to help others along the way, sharing your ideas, knowledge and abundance. The universe will always reward you.
- Develop a positive attitude: it is the driving force. There are many fabulous programmes on motivation, mindset and developing positive attitudes. Consider some of the great modern day motivational speakers such as Anthony Robbins, Brian Tracey and Louise Hay.

- Be ambitious and ask the right questions. Ask for help if need be. People often hold back from asking for help – they see it as a sign of weakness. But in fact, asking for help and working with others is one of the most powerful techniques you can use. Alone you can only achieve so much – with others you always achieve more.
- Understand the importance of discipline and self-control.
- Time management and a happy work-life balance are important. Be mindful of how you spend your time. Your time can be spent working towards your goals, dealing with day-to-day tasks, or relaxing and enjoying your family and friends. The most important consideration is that the time you spend on any activity is QUALITY time. Well spent and not wasted. There's more on time-management further on in this module.
- Learn to relax, enjoy what you have already in life, and have some fun on the journey.
- Last but not least, ask the Universe for help. Often people are afraid to ask or don't know how. When your spirit guides see that you are committed and you are taking action on your goals, they will back you with new opportunities beyond your dreams. They cannot move into action on your behalf until you do. Keep taking action and never allow doubt to creep in and you will be rewarded. In a later chapter more will be revealed!

## DEALING WITH SETBACKS

When I started a new business with a colleague, Theresa, we set ourselves brilliant goals and started working towards them, and we were buzzing. Everything was going according to plan — and then one Friday night Theresa's husband Adonis suddenly died, aged just 39. The shock sent me straight back to when my husband had left me, more than ten years before. I honestly believed that I had dealt with all those feelings, and everything else that went with that time, but obviously deep down I hadn't.

For three days I cried and cried. It all came back to me as if I were reliving all the emotions and fears. But then, just as suddenly as it came, when I realised what was happening, it flowed over and out of me, and I knew I had been cleansed.

Over the years this has happened to many of my friends —so I know that from personal experience, coaching and listening to others it can be a necessary process. It nearly always happens unexpectedly, or when you reach a crisis point and think: 'Where did *that* come from?'

But in order to move on, if something like this happens you do need to deal with it.

A friend and work colleague went through something similar recently: just when she had started a new business and was ecstatic about how well everything was flowing, out of the blue a thunderbolt from her childhood hit her hard. Again, she had believed deep down that she had worked out her emotions from the past ... but then it was as if a weight she hadn't known she was bearing was lifted off her shoulders.

You don't have to let this sort of setback, or anything else, stop you. Focus, attitude and a deep desire are all you need. You can choose to let any negative thoughts or experiences go — because in the grand scheme of things you know in your subconscious mind or Higher Self that this is part of your pre-planned journey here on Earth.

Personal bolts from the Universe can happen too. I know because I've had a few of them! Relationships suddenly break down and a partner may walk out; you are made redundant or something else major happens. However, they can be a blessing in disguise. Devastation can also mean a complete change, ultimately for the better. Many new businesses result from people being made redundant. Many new marriages are the result of a previous failed relationship. It is natural occasionally to feel bitter at such times — but it is also a time to reflect.

What can you learn from this terrible thing that has happened? You have to be honest with yourself, and it is not always easy. You might need to see another person's point of view as well as your own. An experience like this can be a huge lesson — and believe it or not it can be a gift. When you release all these blocks it enables you to move on.

## SENDING THOUGHTS TO THE UNIVERSE

Each person reading this book will have a different goal or idea, and will achieve things at a different rate. It's not a race. There are no set rules. Follow your heart and your instincts will kick in. Outside circumstances will play a role, and they can be a distraction — but when you truly want something you need to get into the right mindset by raising your vision.

The Reverend Dr Martin Luther King junior said: 'Faith is taking the first step even when you don't see the whole staircase. Take the ladder of success one step at a time, by seeing each step, living each step and appreciating each step.'

You may have read, watched or listen to *The Secret* by Rhonda Byrne, or one of the many shows, books, CDs, DVDs that have come from it. It's a wonderful book and an inspiring concept but there's one very important lesson which can easily be overlooked - if you just send out thoughts to the Universe and *do* nothing — then you *get* nothing. Things don't mysteriously appear in your life without a bit of effort! Don't worry if you don't have all the resources or education you need yet. Just start moving and your guidance will help you find the solutions you need.

## INSPIRED BY OTHERS

Many people have helped me in my vision to succeed. I am grateful to them all and Max, the two Lesley's, Becky, Margaret, Theresa, Mark and Nick have been hugely instrumental for various reasons. However, there is one other person who is an example of how willing people are to share with each other. I am not sure that all professions are as open or willing; some can be cut-throat and back-stabbing. Still, I have always believed that what you give out you receive in return.

At the beginning of my speaking career I met Alan Stevens, the media coach, who has recently served as President of the Professional Speakers Association. He gave me some

brief advice on working with the media, because I had planted the seed out to the Universe that I wanted to appear on television. Of course, as you now know, my wish was to be granted.

When I next bumped into him I told him about my success and he was thrilled for me. We got chatting and I mentioned that my next obstacle was finding my niche. He told me that if I bought him a tuna melt and a coffee he would be all ears.

Alan is a busy man but we arranged a date and time and I drove over to where he lives. We chatted in a local restaurant for two and a half hours. He gave me one of my *Aha!* ideas, which was to use a key in my talks as I am often a catalyst for others to open their own doors. This kick-started some inspiration and cleared a few blocks. That little idea just grew and grew on my way home and ignited my passion even more.

When you are in a profession or job that inspires you, it is so much easier to inspire others. Even when you work in a large organisation for someone else, you can keep challenging yourself, learning new skills or just fulfilling the role as it suits you. We don't all need to be in dead-end jobs. You can climb the ladder wherever you are working — but if you don't feel fulfilled in any way then perhaps it is time to step outside your comfort zone and look for something else. Scary as it might seem to contemplate a move, that very job could be strangling you. Nothing has to be drastic — you can take your time and look out for something which *would* excite you.

I recently coached a client called Frank, who hated his job in the City. He was a high flyer in administration but it was eating away at him. It was starting to affect his relationship at home, as every night he was full of anger which he couldn't let go. He had a young family and his wife was expecting another baby, and he couldn't leave the job because it paid the bills. We looked at his various options and he rejected every one of them. Suddenly my guides asked me to ask him about a silly idea he'd a few weeks ago. He stopped in his tracks and said: 'How did you know that?' I asked: 'What feelings do you get when you drive past the local prison? Fancy working as a Prison Officer?'

Suddenly his passion was ignited. His instinct was telling him something every time he passed that prison but it scared him and he didn't understand what it meant. What I didn't know was that ten years earlier he had been in the armed forces, and missed the comradeship and structure. He even missed the uniform.

Armed with his true mission, he was now like a new man. Suddenly he knew what he wanted to do. It will take time, I am sure, for this to materialise but as he said: 'Just having something to aim for is like a huge weight being lifted off my shoulders.' At the time of writing this he has applied for an application form, been to various job agencies in his spare time, and got out all his old Army records. He is determined to do this. The salary will be less but the pressure is off and his wife is going to work part-time to help out.

As you continue your journey towards achieving each goal, seek out others who can inspire you, encourage you and give you the confidence to persist. Maybe my story has inspired you through my books and this course. Maybe there are other writers, teachers, celebrities or others who are your inspiration. Whomever it is, don't be afraid to follow their work, read their books, approach them with your own work or ask for assistance. Almost all great achievers will admit that they were inspired, taught or encouraged by other great achievers. It is part of beautiful human cycle of advancement.

Who knows, as you begin to achieve greater things in your life, you may be able to give back and inspire others in return!



## MANAGING YOUR TIME

Everybody wastes things; there's no point in arguing that. Even the most careful, the most frugal person will wind up wasting something at some time. With most people, it's not unusual to waste food, gas in the car, and money on all sorts of things.

But with all the things that get wasted in one's life, probably time is the biggest waste of all. Many people waste time on useless activities that don't really serve their needs or on responsibilities that are not done right the first time.

Often time is wasted, not just because people indulge in activities that could be considered a waste of time, but because of poor time management skills. You might compare this to how people waste money on food because they don't use it before it rots or because they cook too much; if a person had better skills when it came to preparing that food and had the discipline needed to use up the food in the house before shopping



for more, they may not see so much go down the garbage disposal. It's not their eating that's the problem in of itself and of course it's not the fault of the food that it rots; it's how the food is prepared and used that creates a waste.

So it is with time management skills. A person may work and work and work and wonder why they're not getting anything done. They may also honestly feel that they don't indulge in time wasting activities such as watching television or going out with friends to the bar every night. And yet, why are they not accomplishing anything or reaching the goals they once had for themselves?

Usually the problem is learning how to manage one's time and to maximize it for the most effectiveness. Just like learning to cook and manage one's shopping can mean better use of the food in the home with less waste, so learning how to be in control of one's time and one's schedule can mean less time wasted.

## YOUR ALLOTMENT OF TIME

Have you ever found yourself wishing there were more hours in the day in which you could work? Probably so; most people wish this at one time or another. Between careers, household chores, taking care of children, and wanting a little bit of peace and quiet for yourself, no doubt you've found bedtime arriving too soon on more than one occasion.

But has it ever occurred to you that people all around the earth are equal in the fact that they all get the same amount of time every single day? This may be the one constant that everyone shares! You have 24 hours just like your boss, your neighbour, your favourite celebrity, the richest businessman, the poorest beggar and oh yes, that person that you admire because they always seem to be getting things done effectively.

Realizing that your time is limited and that you have the same amount of time as everyone else should help you to better understand the importance of effective time management. Why is this? Let's again compare time to money. People that are struggling financially often assume that if they just made a few dollars more than they do today, then they wouldn't be struggling and would have all their bills paid, and would enjoy their life.

Of course there are those that struggle because they truly live in poverty and this is not what we're considering here. The point is that while it's tempting to think that the answer to money problems is to have more money, this isn't always the case. Think of those that have literally millions of dollars to their name and still wind up declaring bankruptcy or facing other serious financial problems. No doubt some celebrity names come to mind. And if these people who are making millions and millions of dollars every year still face money problems, what is the issue?

Obviously the answer is that it's *the way they manage their money*. Having more money won't help if you spend it on useless items that lose value and if you don't save for the future as well. Those celebrities and others that have plenty of money coming in but who face bankruptcy and foreclosure and these issues have not managed the money they have.

So it is with time. If you had 50 hours in the day or even 100, who is to say that you would accomplish more in that time? If you haven't learned to manage the 24 you're allotted, getting more time probably won't make much difference in maximizing your schedule and achieving your goals.

### TIME AS AN INVESTMENT

Another reason to consider how time is just too precious to waste is that it can also be seen as an investment in one's future. The way you spend your time today does have an effect on your circumstances tomorrow. When you set goals and use your time toward achieving them, you can soon find yourself living with the end result of those goals being accomplished.

But if you waste time and let it fritter away, then you have nothing to show for it when tomorrow arrives. There are many ways this can be true; consider a few here:



## FAMILY TIME

When you spend time with your children and family now, you are strengthening family bonds that can last a lifetime. Your relationships will be stronger and everyone will feel closer.

List three ways you can do this week to enjoy quality time with your partner, family and friends:

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## PERSONAL DEVELOPMENT

Investing time in furthering your education can mean more earning power. This may mean a more comfortable lifestyle, a more secure retirement, and the ability to provide for oneself and one's family.

Jot down some ideas for ways you can educate yourself further, learn new skills or improve the skills you already have:

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**HEALTH & WELLBEING**

Spending time today caring for your health may mean less health concerns in the future. This may mean exercising more, taking the time to prepare healthy foods, and things such as these.

What can you do to improve your health and wellbeing?

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There are also many personal goals you no doubt have that mean investing time in order to achieve; if you don't invest that time, you won't have the future you imagine.

Of course, this is all well and good, but knowing how precious time is doesn't typically force anyone to use it wisely. Just about anyone and everyone wastes time often in their lives. Why is this? And how can you change this? Let's first look at why time is often wasted and then we can move on to addressing how to fix these things.

## WHY IS TIME BEING WASTED?

If time is so precious and valuable and so limited, why is it always so wasted today? Why do people fritter it away, refuse to recognize it's value, and fail to learn how to manage it wisely?

The answer will be different for everyone. The habits you have that waste time will be different from the practices someone else has. The reasons you struggle to manage your time will be different from the reasons why your spouse is so disorganized, always late, and never seems to accomplish things either.

Typically however there are some common reasons for time being wasted today, and for poor time management skills. Let's take a closer look at these common reasons and then we can discuss each of them in greater detail.

## THE 80/20 RULE

The Pareto Principle is a philosophy regarding cause and effect; it's also known as the 80/20 rule. It simply states that very often, 80% of the effect comes from 20% of the causes.

When it comes to choices you make about your own time, no doubt it's just a small handful of bad habits or a slight bit of mismanagement that accounts for the majority of the wasted time in your life. Consider how this might be true. Just two hours of television every night adds up to 14 hours every week that's wasted. That's almost the same amount of hours you spend during two days at work! One afternoon of running all over town to take care of errands that you haven't organized into a quick trip can mean just about your entire day wasted, as you may then be too tired to do anything else at the end of the day.

Very often small habits and small time wasters can add up to hours, days, weeks, and then years being wasted away. The key is to identify those habits and then take steps to address them properly!

## TIME-WASTER NUMBER ONE - PROCRASTINATION

One common element when it comes to wasting time is procrastination. We put off and put off those unpleasant tasks or the work that's needed to accomplish our goals for as long as possible. In some cases this might mean that eventually a situation takes care of itself but rarely is that the case. More often than not we create more problems for ourselves when we put off work or whatever else is necessary in our circumstances. Procrastinating does nothing more than delay the inevitable.

## HOW TO OVERCOME PROCRASTINATION

So how do you face your procrastination and overcome it? There are some things to consider. Let's go over those here.

### **Manageable Steps**

Often one reason people procrastinate is because they get overwhelmed with a project. If you need to clean out your attic, you may stand and look at those mounds of junk and realize it will take hours to get through everything ... and so you go and hit the couch instead.

There are many projects and goals that are overwhelming like this, and giving in to procrastination is all too easy when this happens. To avoid this, it's good to break things down into manageable steps. If you are facing just one manageable and workable step at a time, you're less likely to avoid it.

Here are some suggestions for how to break down projects into manageable steps.

### **Make A List**

You can't attack your projects step by step if you don't know what those steps are! If you make a list of everything that needs to get done, this can help tremendously.

Many steps are simple and some need steps within steps. For instance, if you want to adopt a child you know that your finances need to be in order for this to happen. You will then need to write up the steps needed to accomplish this.

There may be some chores where you don't necessarily need a list, such as cleaning out that attic, but there are other ways to avoid procrastination for those projects.

### **Bite-size Chunks of Time**

Your particular project may or may not have necessary steps, but in either case you can avoid procrastination by tackling it with manageable time. This means you should set aside a small amount of time to address the project, rather than trying to get everything done at once.

For example, suppose you need to clean out your attic. Set aside fifteen minutes every day to work at it. Do your cleaning for no less than this time; set a timer if necessary. If you're facing only fifteen minutes of cleaning work, you're much less likely to avoid it.

Setting a time limit can work with just about any project you have, although of course larger projects will mean more time, more often. To get your finances in order you may need to spend an hour this Saturday going through your bills and expenses and working up a reasonable budget. You may then need to spend another hour next week speaking with a debt consolidation company over the phone.

But you'll note for these things too how every step is broken down into manageable timeframes. The key is to think solely about the next step, not about every single thing you need to get done to accomplish your task.

### **Remember Your Goals and Rewards**

To overcome procrastination, you should also remember your goals. Why are you doing this particular thing? What do you hope to accomplish? What will the end result look like?

Concentrating on the end product will mean you're taking your mind off the unpleasant task at hand. If your mind can focus on the end result it will not be so focused on the distraction of what you're doing now.

You can help yourself by returning to your worksheets. You might want cut out pictures in magazines or use other visual aids like we did with the Vision Board earlier

in this programme. If you're procrastinating when it comes to diet and exercise, find pictures of those with great physiques and keep them handy. If you procrastinate when it comes to cleaning out your spare room, find pictures of nicely organized rooms and have them in front of you constantly.

When you keep yourself focused on what's ahead of you and not what's in front of you, then you can be better able to overcome the procrastination that's keeping you from properly managing and maximizing your time.

### **Just Do It**

This phrase isn't just a Nike slogan; it's also a good piece of advice when you're procrastinating. Very often people wait until they "want" to do something or "feel like" doing something before they even begin. But this means just more procrastination! Chances are you'll never "want" to go back to school or "feel like" cleaning out the attic or getting on the treadmill, which means you may never do these things.

So instead, don't wait until your feelings are in order before you begin. Don't wait until you feel impelled or motivated. Instead, just get up and do it. Shut out your mind if you must, use music to get you going, daydream about something else if appropriate. Do whatever you need to do to get yourself off the couch and working toward your goal. Just don't wait for something else to get you moving!

Using these excuses of not feeling like doing something or not wanting to do something can mean putting that thing off indefinitely, so keep this in mind as well. What makes you think you'll feel like doing it tomorrow or will be motivated to do something next week? Chances are that just won't happen, so don't wait for it to happen. Just get up and start doing!



## TIME-WASTER NUMER TWO - INTERRUPTIONS

You would think that interruptions would do little to cause you to waste time. After all, when the interruption is over you can simply go back to what you were doing, right?

In reality, interruptions can interfere with time management in a few ways. One is that we lose our train of thought. When we're interrupted and then return to our work, we often need to review where we were and what we were thinking at the time. We need to remind ourselves of the direction in which we were headed. Sometimes we even forget what we were trying to accomplish altogether!

Interruptions can also mean losing interest in the task at hand and this can mean putting it off. What we thought we would accomplish today gets put on the back burner because something else has come up, and soon we just don't care to continue at all.

## LIMITING YOUR INTERRUPTIONS

Interruptions are just a fact of the world in which we live. Very often someone else's business or concerns cannot wait until we are done and ready for them. Add to that are the interruptions by those who do not know we're busy and things that are not purposely meant to interrupt us at all. The ringing phone, a knock at the door, a growling stomach - all these interruptions must be accommodated.

But far too often there are interruptions that we allow to happen and to pull us away from our work or task at hand. And we may use that interruption as an excuse to put off what we were doing.

How do you stop interruptions? How can you get things done uninterrupted without being rude or neglecting other responsibilities and people as well? Consider a few quick points.

### **Make A List**

What are common interruptions for you? There are some that are too trivial to list; a ringing phone, a knock at the door, and things like these are often too numerous to actually put on a list. But the reason you want to think about your common

interruptions is that very often people allow certain interruptions to happen time and again. There are some which you can control and address, and some which are just inevitable. If you think about what you allow to interrupt you consistently, you can then face and address these effectively.

Ask yourself if any of these situations are common interruptions for you:

- \* Children who want attention.
- \* Computer games, browsing the internet.
- \* Friends and family that call on the phone to chat.
- \* A growling stomach.
- \* The urge to start a different project or take care of something other than the task at hand.
- \* Television programs.
- \* One's own boredom.

Think for a moment about how these types of interruptions disrupt your train of thought and distract you from working effectively. Now think about how none of them are really important enough to be allowed to interrupt you! Often children interrupt when it's not necessary, or we eat out of boredom rather than because we're really hungry.

Consider carefully the things you consistently allow to interrupt your own work. Think of how many are unnecessary as well! So how to address these?

### **Schedule Time**

One way you can avoid interruptions is by scheduling time when you are not to be interrupted. This can be something you tell others and something you tell yourself as well! If you set aside an hour to review some financial records for whatever reason, make it clear that family is not to interrupt you during this time. Turn off your cell phone and shut the door to your room. And don't allow yourself to wander away from your project as well.

You can prepare for this scheduled time by making sure everything is taken care of first. The children are fed and have supervision or other plans. You have a snack with you or have eaten. You don't have any other pressing projects that need tending so you can put those off for your scheduled time.

When you schedule time in which you should remain uninterrupted you know that you have no reason to do anything other than tend to the work at hand. There is no reason to entertain your children or to wander away for something to eat. Unless it's a dire emergency, that time should be treated as sacred.

You might need to get tough with yourself during this scheduled time as well. When you feel an urge to get up and do the dishes or tend to another chore, tell yourself that this isn't the time to do that. Your time right now is scheduled just as if you were at work or the doctor's office or were sitting in church. You don't handle other tasks when you're doing these things, so don't try to handle something else when you're scheduled to take care of chores or responsibilities.

### **Learn To Tune Out**

Another way to avoid needless interruption is to tune out. This means no television, MP3 player, food, and anything else when you're working on a particular project. Close the blinds if you tend to stare out the window. Keep the pets out of the room in which you're working.

You may also need to be brutally honest with yourself in this regard. How often do you keep the cell phone on or have the television running because you want to be interrupted from your project? When something is boring or tedious or otherwise annoying it's easy to allow an interruption so that we don't need to keep working on that boring project. And then we don't need to take the blame ourselves for not keeping up with it! After all, it was mom that called on the phone or the interesting news story that distracted us, so it's not really our fault, right?

Tuning out is necessary in order to avoid interruption and to get the job at hand done. Remember this when you're tempted to keep the television running or want to listen to music or do something else while trying to concentrate on one particular task.

## **Communicate**

Another way to handle interruptions is to communicate clearly with those that may be interrupting you. For many, it's difficult to tell your children or friends or someone else that you cannot be interrupted right now. But you need to learn how to do this so you don't allow interruptions to take over your schedule.

Usually it's good to let someone know that you cannot be interrupted right now, but can make time for them later. If your children interrupt when you're working, tell them that you'll talk to them after dinner. If your mother calls while you're trying to get that attic cleaned out, tell her that you'll call back in two hours.

If you make an appointment with someone to take care of something then they won't be put off or hurt by the fact that you're not dropping everything right at the moment. This will also keep the immediate interruption from becoming a large interruption. It's much easier to quickly put off someone and return to your task at hand than it is to take the time they need for their concerns, and then try to return to your work.

In some cases, you can even tell someone why you need to put them off. Try saying, "Unfortunately I'm right in the middle of a project right now and can't step away. Can I get back with you before the end of the day?" When someone knows you're putting them off for a good reason, they are less likely to be upset or offended.

Remember that an interruption will turn into a major distraction only if you allow it to. If there is nothing critical about your interruption and it can be put off, get into the habit of doing just that.

### TIME-WASTER NUMBER THREE - LACK OF PRIORITY

Lack of prioritizing skills is something like lacking goals in that you don't know what should occupy the time you have for maximum effectiveness. You have many different demands on your time and failure to realize which should come first and which should come last, and which should be dropped from your schedule altogether, can mean wasting that precious time.

Learning how to set priorities may mean learning how to say no to certain projects or demands. This can be difficult especially for those that are not used to turning down requests and demands on their time, but like other time management skills, it can be done.

Here's a technique you may like to try. Using the following chart, pencil in your task for today or this week, using the guidance in the boxes:

If it's IMPORTANT and URGENT – it goes in the top left box

If it's IMPORTANT but NOT URGENT – it goes in the top right box

If it's NOT IMPORTANT but URGENT – bottom left

And finally NOT IMPORTANT and NOT URGENT – I'll leave you to work out where that goes!

<p>1. Important &amp; Urgent</p>	<p>2. Important but NOT Urgent</p>
<p>3. NOT Important but Urgent</p>	<p>4. NOT Important &amp; NOT Urgent</p>

And this is how you prioritise those tasks:

- You clearly need to get the IMPORTANT & URGENT JOBS done first.
- Then work on the NOT IMPORTANT but URGENT tasks and get them out of the way – even though they may not be that important. This is especially true if they are quick and easy and might escalate into box 1 in the near future!
- Then work on your IMPORTANT but NOT URGENT tasks.
- Ignore all your NOT IMPORTANT and NOT URGENT tasks.
- Consider finding ways of delegating all the NOT IMPORTANT tasks, if you can.

Review your task list at the end of each day or week and move uncompleted tasks in necessary.

Of course, you must decide what counts as IMPORTANT and what URGENT means for you. A leaking pipe that is ruining the carpet is a clear box one task, but if the drip is small and you put a pan underneath it, it immediately moves to box 2. Similarly you may not consider your annual tax return to be either IMPORTANT or URGENT, but if the deadline for submission is two weeks away, it had better go into box 3. If the deadline for submission is tomorrow and you could face a fine, it's a box 1 for sure!

This technique won't work for everything, but it is a simple way of quickly sorting the 'good' tasks from the 'time-wasters'.

## **Recreation**

Everyone needs recreation and relaxation; without it, people get nervous, anxious, stressed, and overly tired. Recreation can also stimulate the imagination and strengthen bonds between people as they spend time together.

Talking about priorities does not mean that you should never indulge in recreation or just rest. However, there is a problem when it becomes more of a priority than working toward your goals, or when you indulge in it so often that you're left with little time to do other things.

And recreation doesn't need to necessarily mean going to the bar or going out to play tennis with friends. It can also mean watching television, surfing the internet, reading, engaging in hobbies, walking around the mall, working on cars, talking to friends on the

phone, and so on. When these things begin to interfere with your specific plans or goals, or when they monopolize your time or are being done far too often, then they've taken a priority with you.

## **Other People**

When do other people become a priority and when should they be put off? There's no easy answer to that as there are times when other people should take priority over what we want to do. A sick child or family member, a friend going through a crisis, and even volunteer work may be a priority and with good reason.

Typically however we allow others to become a priority over ourselves when there really is no reason for that to happen. Children need attention and to be cared for but they also need to respect an adult's time as well and can often entertain themselves. As they get older of course they should be taking care of many of their own needs such as making food or doing laundry.

When thinking of other people and how their needs take priority over our plans for our schedule, it's good to consider if we're really responding to a friend in crisis or just to someone's need for attention. Your friend is bored and so he or she calls you up. If you can schedule in recreation then there's nothing wrong with that but just dropping everything you're doing because they ask means they're taking a top priority.

People can become a priority when we allow their demands to come first, when there is no real reason to do this. They may also become a priority if we allow them to interrupt, to distract us, to tell us that our goals will never be reached, or to discourage us in any way. Their thinking and their needs take priority over our own and this is not the way to maximize one's time.



## **TIME-WASTER NUMBER FOUR - NOT DELEGATING**

Do you delegate your work, whether that's work in the office or work at home? If you have a difficult time with this, you're certainly not alone.

Many struggle with assigning work or sharing responsibilities, and for various reasons. It might be that they feel they're the only ones that can handle the work, they nitpick and criticise the work of others, they think others will look down on them if they share their responsibilities, or they just don't know how to ask for help.

Whatever the reason, taking on too much usually means that something if not everything will suffer. It also means that the things that are important to you may not be cared for since there is little room in your schedule for them.

### **Learning To Delegate**

How often do you delegate tasks in order to get done the things you want to get done? There may be many things that cannot and should not be delegated. Your children need attention from you as does your spouse or partner. When at work there are things that you simply must do yourself as you have no other options. You might not be able to afford to pay someone to clean your house, care for your lawn, do your laundry, and so on.

But often delegating can be done in many ways that you wouldn't imagine. And if you delegate some tasks this means opening up your schedule so that you can work toward those goals you have.

Let's take a look at some ways you can delegate tasks at home and on the job so that you can maximize your time.

### **In The Family**

It's a sad fact that even career women today still wind up doing the majority share of the housework, child raising, and chores caring for the home. Whatever the reason for this, it's good for the entire family to consider how things can and should be delegated so that chores are shared more equally.

Here are some examples of how this can happen:

- If both adults in the home work, why must mom always make dinner? Assign nights when your husband or partner will prepare dinner completely. Or trade off - one will make dinner if the other gets the children their breakfast in the morning and prepares their lunches for the day.
- You can also trade off other chores. One cooks but the other does dishes. One does laundry each week and the other cleans the house.
- Trade days when you run errands or take the children to school.
- As children get older, they can and should be helping out around the house as well. Younger children can set and clear the table, bring their dirty clothes to the laundry room, and pick up their own toys. Older children can do yard work, housework, cooking, making their own lunch, laundry, and chores such as these.

It may take a few family meetings, a chore chart, or other methods to get everyone on board but it can and should be done. Not only will delegating tasks in the home free up your time, it will also teach everyone responsibility and keep any one person from being overwhelmed as well.

### **At Home**

As the family pitches in and you delegate responsibility to others, there may be additional ways you can delegate chores and jobs. While you might not be able to afford a full-time household staff, there are more affordable ways to get help and to delegate at home.

- Neighbourhood children can help with yard work, walking a dog, or even house cleaning. You may even know someone from your church or religious organization that would be very affordable when it comes to this type of help.
- If there is a college nearby, even a community college, you may be able to advertise the help you need around the home and the price

- you're willing to pay. Often college students are willing to do small chores or babysitting for an affordable price.
- If you're caring for an aging parent or disabled spouse or child, you may be able to have a visiting nurse or home health aide visit on a regular basis. This may be reimbursed through your insurance, Medicare or Medicaid.
- Other family members should also be pitching in when it comes to aging spouses or family that needs care. Your own siblings, aunts and uncles, and other relatives can and should help with these situations.

If you put your mind to it you may find that there are many ways you can get help around the house and delegate certain chores and tasks without spending a fortune on professional help. However, you may also want to consider if the price you pay for a professional is worth the time you save as well. A cleaning company, a professional lawn care service, or someone to tutor your child and assist with homework can be worth the few dollars you pay if it means getting your time back in exchange.

### **At Work**

Can you delegate chores and tasks at work? Sometimes the answer is legitimately no; there are reasons why you must do certain jobs on your own. Others may not be qualified and these things may just be your job to do. But chances are you can find ways to delegate tasks at work so that you are using your time effectively there as well.

For example, can you have someone from the clerical staff help you with minor typing or filing? Can someone return basic phone calls for you? Is it possible to teach someone, such as the receptionist, some basic responsibilities of your paperwork so that he or she can handle these things for you?

There might also be times when you do have staff on hand that can assist with different responsibilities but you're hesitant to have them do this. You may not trust their work or just don't know how to speak up. In any event, delegating at work will mean getting the most out of the time you do have so that projects are completely properly and effectively.

## Why You Don't Delegate

If you still have a difficult time thinking of ways to delegate, whether at home or in the office, you may want to consider why this is. Many people hesitate to ask for help or to assign work to others for a variety of reasons. Let's look at some common ones and consider if any of them may apply to you.

- You assume that no one can do a job as well as you do, or you nitpick the work of others.
- You may feel that if you don't do things yourself, others will look down on you.
- You're simply used to taking on all chores and responsibilities by yourself and have a hard time asking for help or giving up work to another person.
- You are often made to feel guilty if you don't take on extra responsibilities and chores.
- You enjoy the rush and pressure of trying to do too much.

While it may be uncomfortable, especially at first, for you to start delegating tasks, it's going to be necessary to learn this habit and skill in order to maximize your time.

When you begin to hesitate to pass along responsibility, consider a few points:

- Children need to learn responsibility and how to care for themselves and the home. It's better for them to have chores around the house than not, so giving them age appropriate work is good for them as well as for you.
- If both parents work outside the home, why would one do the majority of the housework, child raising, and so on? This can be damaging to one's health if someone were to get overworked and frazzled.
- Allowing someone else to have responsibility can build their self-esteem and self-confidence. They can also feel appreciated and part of a team, such as at the office.

- If you're overly critical of the work of others and assume you're the only one that can handle certain responsibilities, might this be a reflection of an ego out of control? Why is your way better or "right"?
- When you assume that others will look down on you if you don't take on everything yourself, might this be untrue? How do you know what others are thinking? And is their thinking more important than the goals and plans you have for yourself and the ways you want to maximize your time?

Delegating may be something of a skill but it is one you can learn. Often it gets easier along the way. Keep reminding yourself that you have better things to do with your time than trying to do everything in front of you, and that you will accomplish more if you think of quality projects you want to care for, not just the quantity of projects.

## YOUR TIME IS YOURS

With all this information we've shared so far, what would you say is the most important point when it comes to maximising your time?

No doubt the idea that time is limited is important. When you understand this, you realize how you should never fritter it away. It becomes most valuable and something you need to guard and protect.

Or perhaps you're realizing how you should never let another person's priorities take precedence over your own. When you do, you're allowing them to steal your time just as you would allow someone to steal your money. As you learn to make your own priorities a, well, a priority, you learn how to set your schedule and your calendar so that your time is used wisely.

But one very important point to consider above and beyond all others is that your time is your own. It's belongs to you, not to your boss, your family, your friends or anyone else.

One reason it's so important to understand that your time is your own is because we all need to take responsibility for how we spend that time. It's too easy to think that you're not getting anything done because your friends interrupt on the phone, the children are a top priority, you need to handle everything on your own, and so on.

But in reality, you make a choice to talk to your friend on the phone when he or she calls, don't you? You've made a choice to devote every waking minute to your children rather than prioritizing and sharing responsibilities. You make a choice to take on all jobs and responsibilities yourself, rather than delegating.

It's true that often someone else can be very good at making a person feel bad if they don't give up their time, but in this area too it's good to take responsibility for your own feelings. You can't allow someone else to use guilt or manipulation to force you to give up your time, not unless you've made a choice to do so.

When you start to take responsibility for your own time, realizing that it's yours to do with as you please, you understand better how to maximize your time. You better understand that you are making a choice when you allow someone else to take that time away from you.

### **THE TIME FOR ACTION IS NOW!**

So how can you apply all these tips and tricks we've outlined in order to maximize your time and achieve your goals? There is no clear-cut answer that will work for everyone. Maximizing your time will take practice and it might be a bit uncomfortable at first as you learn how to say "no" to people and start putting yourself first. But it's a skill that can and will be learned. It's something you must consider in order to be sure you're making the most of it.

And the time to start doing that is now! Right now, today. After all, today's time is part of that "bank" of time you have and should be thought of as being just as valuable as any other time you'll get.

So what have you done today to maximize your time? Going over these points is a good start, but unless you start applying them, you'll never get past that good start. So don't put it off; do everything you can today to start maximizing your time and making the most of your schedule, and by doing so you'll get the most out of your life!

## TIME MANAGEMENT SUMMARY



WRITE DOWN IN YOUR JOURNAL:

Each day ..... What I did

Each week.....What I achieved

Each month.....What I will do/have done

1 month..... How far have I come?

3 months.....Getting there

Positives..... Negatives.....

Mishaps/delays..... Achieving balance.....

Now take a look at the structure of your day: what is good about it? What could you change to make it even better? What time are you wasting each day?

PRIORITIES	—	BEFORE	NOW
First thing	.....	.....	
Morning	.....	.....	
Mid morning	.....	.....	
Lunchtime	.....	.....	
Mid afternoon	.....	.....	
Early evening	.....	.....	
Evening	.....	.....	
Weekends	.....	.....	
Good day?.....	Why	Bad day?.....	Why

What works well?

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What has the most impact

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How do you feel now?

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What do you need to work on

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What could you get rid of

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What looks like being your next opportunity?

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What challenges (not problems!) am I facing now?

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What is my achievable time frame for meeting them?

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From this point forward I will...

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## Let's recap...

STEP 1 – Understand the difference between ASPIRATIONS and GOALS

STEP 2 – Get your dreams and aspirations down on paper

STEP 3 – Work on your ideas using the worksheets until you have clear GOALS that you are committed to

STEP 4 – Small steps are believable and therefore achievable – breaking your goals down into chunks makes it more manageable.

STEP 5 – Rise to a challenge. Overcome obstacles and have some fun.

STEP 6 – Learn and practise time-management techniques

STEP 7 – TAKE ACTION NOW!

### *Final Thoughts*

So far I have given you hints, tips, ideas, suggestions and lots of information. You could stop here, and you will have already gained a lot from this course. But let me ask you something: is something missing in your life, and you are not sure what it is? Are you someone who has all the material trappings but still feels empty inside?

Have you started to have a curious interest in the concept there may be more to life than just this? Or have you started to experience some wonderful sensations or seen visions? Are you simply becoming open to the idea that there might be someone or something out there in the Universe? Do you want to learn more?

If so, you'll enjoy the next module – *Your Spiritual Self*

### FEEDBACK.....

Don't forget to keep in touch. Send me your stories and experiences by email:

[sheila@sheilasteptoe.com](mailto:sheila@sheilasteptoe.com)

## *Recommended Reading & Further Information*

*The Secret* – Rhonda Byrne

Simon & Schuster Ltd (4 Dec 2006)

Grandparents Association [www.grandparent-association.org.uk](http://www.grandparent-association.org.uk)

*Time Management for Dummies*

John Wiley & Sons; New edition (5 Sep 2008)

*Getting Things Done: How to Achieve Stress-free Productivity* – David Allen

Piatkus Books (24 Jan 2002)

Great motivational books and programmes:

The Magic of Thinking Big by David J Schwartz.

Rich Dad Poor Dad by Robert Kiyosaki

Unleash The Power Within – Anthony Robbins