There Is Enough Time!
Too little time and too much to do is a common condition for many of us. Everyday demands or chores seem to engulf the day, leaving little time to pursue those things you enjoy. But you do have choices about how you spend your time. Balancing what you need to do with what you want to do can lead to happiness and success. Many of us complain, “There just isn’t enough time in the day!” But the truth is that we have enough time to do what is important in our lives. You can always make time for the people you value and for the activities worth doing. All you need do is become a master of how you use your time.

Turning time-management skills into habits will take time—but what better way to spend it? With the help of this workbook and two or three hours, you can learn valuable techniques for managing your time and your life. By the end of the exercises, you’ll know yourself better, have a map of goals for the future, and maybe fulfill a few dreams.

What Is Good Time Management?
Strictly speaking, we cannot really manage time—we can only manage ourselves. As we acquire new skills in time management, we gain control over our lives. A key to managing yourself is to know who you are and where you are going.

The following exercises will help you evaluate your current time management practices. You will explore how and why you want to manage your time better and discover what your time-management priorities are. You will learn to determine the time of day you have the most energy for accomplishing important tasks, as well as what your life goals are and what steps you need to take to accomplish them.

“Good time management simply means deciding what you want to get out of life and efficiently pursuing these goals. Time management does not mean being busy all the time—it means using your time the way you want to use it—which can include large doses of day dreaming and doing nothing. Good time management brings with it increased relaxation, less stress, more satisfaction, and greater accomplishment.”

—Dorothy Cudaback, Family Life Extension Specialist
Evaluate Yourself

A good way to begin taking charge of your life is to give yourself several good reasons for wanting to manage your time better (for example, to earn more money, to increase productivity, to free yourself to find the kind of idleness that fosters cultivation of the mind, to spend more time with family and friends). List your reasons below. Focus on what you want and need most in your life.

1. ____________________________________________

   ____________________________________________

2. ____________________________________________

   ____________________________________________

3. ____________________________________________

   ____________________________________________

4. ____________________________________________

   ____________________________________________

The first step toward turning your desires into reality is to evaluate your current time-management behaviors to give yourself a baseline for change. Knowing where you stand is a powerful tool; without that you cannot plan where you are going.

Assess Your Behavior

Use the Time-Management Behaviors matrix (Table 1) on page 3 to assess your current time-management skills.

Instructions

1. Read each statement and assess how well it describes you and your time-management practices. In the second column (How often?), indicate how frequently you practice each behavior.

2. Read each statement a second time and assess its value to you. In the third column (How important?), indicate how important each practice is to you.

3. Multiply the second column by the third column and enter the results in the fourth column (Rating).

4. Circle the values in the fourth column that are less than 5.
Table 1. Time-Management Behaviors

<table>
<thead>
<tr>
<th>Behavior</th>
<th>How often?</th>
<th>How important?</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have three or four clearly established personal and career goals that I am striving to reach.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I use a “To Do” list daily.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I make use of a daily planner or calendar to record important events and tasks.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I rank my priorities daily from most to least important.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I delegate as many responsibilities as I can.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have adequate time to be with friends and loved ones.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am aware of my daily energy levels.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I complete my most important tasks when I feel most energetic.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I work on my most important tasks before I work on the easy ones.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When I face an unpleasant task, instead of procrastinating I break the task into manageable, bite-sized pieces.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I plan ahead by setting aside time on my calendar to complete major tasks.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I schedule time for interruptions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I take good care of myself by rewarding myself for completing realistic objectives.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At the end of most days, I look back on my To Do list and find that I have accomplished the most important tasks.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I take good care of myself by rewarding myself at least twice a week.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When necessary, I set limits by saying, “No, I just don’t have time right now to do that.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When waiting for a stop light or for an appointment, I take two or three deep breaths and relax deeply.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I schedule and limit the amount of time each day that I devote to phone calls and e-mail.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I strive to handle each item in my mail only once.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am organized well enough that I can find my bills or an important letter in less than five minutes.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Each member of my household has clearly defined household duties.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I ask for help when I want it.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Key: A score of more than 5 on an item suggests that you value that time-management practice and do it frequently. The circled items describe practices that you do not find important or have not found time to implement.
Ask Yourself

Am I practicing the time-management behaviors that I value most? What am I doing right in managing my time? Which practices work best for me?

_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________

Which practices do I consider important and yet seldom act upon? What are the possible reasons for my lack of action?

_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________

Which two or three new behaviors would give me the most control over my life?

<table>
<thead>
<tr>
<th>New behavior</th>
<th>Desired result</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Find Your Prime Time

Everyone’s energy timetable is different. Some are morning people. Others do better in the evening. One key to better time management is to find your high-energy periods and schedule complex tasks when you are likely to be at your best. To discover your high-energy “prime time,” complete the following exercise.

Instructions

1. Choose a typical day to graph your energy level. Be prepared to spend a few minutes each hour evaluating your energy level and recording it on the chart.

2. Above each hour of your day, place a dot in the box that best represents your level of energy for that hour.

3. At the end of the day, draw a line to connect the dots.

4. Examine your peaks and valleys of energy as represented on the graph. Note your high-energy periods.

You may want to repeat this exercise several days in a row, or on days with varying levels of activity to get an even better picture of your energy levels. In the “Time-Management Steps You Can Take Today” section on page 9 you will find tips for taking advantage of your prime energy times.

“Know and use your prime time, that time during the day when you are most likely to be alert, enthusiastic, and creative.”

—Dorothy Cudaback, family life Extension specialist

Energy Graph
Set Short- and Long-term Goals

Goal setting is crucial to effective time and life management. You set yourself up for failure with vague, changing, or impossible goals. You must guarantee your own success by learning to construct a goal with meaningful parameters.

Your goals become more powerful when you put them into writing. The more specific, realistic, measurable, and achievable your goals are, the greater your chance of reaching them. Write your goals down, and refer to them often. Decisions are easier to make when you know what you want.

Chose only a few goals to begin with. Too often people try to change too much at once and become discouraged because they are too overwhelmed by their plans to put them into action. Following are tips for setting achievable goals.

- To accomplish each goal, you must perform a series of actions, so make the language of your goal reflect action. Start with “to” and include an action verb: to climb, to build, to learn, to find, to travel.

- Give specifics. Add details to your action statement. “To complete hair and nail design courses”; “to climb Mt. Everest”; “to study forensics and investigation.”

- Note how you will measure your success. “To walk four times around the walking track three times a week”; “to lose 14 pounds by March 1”; “to continue cooking until all children are fed.”

- Make sure that your goal is realistic and achievable and that it does not depend on factors beyond your control. Revise if necessary.

- State the end, outcome, or key result of accomplishing your goal—what you are working toward. “So that I have enough physical stamina to complete the city marathon”; “so that I can spend more time with my family”; “so that the neighborhood medians are maintained with city funds.”

“Failing to plan is planning to fail.”
— Alan Lakein, time management expert
What Do You Want to Change?
What do you want to change about the way you manage your time (for example, to establish three reachable personal and career goals, to learn to set priorities, to learn to say no tactfully, to take better care of yourself)? List below no more than five objectives that you will commit to.

1.____________________________________________________________________
2.____________________________________________________________________
3.____________________________________________________________________
4.____________________________________________________________________
5.____________________________________________________________________

Life Goals
List your four or five most important lifetime dreams, values, and goals (for example, to have three close friends, to make $80,000 per year, to get all your kids through high school):

1.____________________________________________________________________
2.____________________________________________________________________
3.____________________________________________________________________
4.____________________________________________________________________
5.____________________________________________________________________

List the three or four goals you want to accomplish in the next five years (for example, to develop one close friendship, to complete business school, to prepare your children to further their education, to be better prepared for retirement):

1.____________________________________________________________________
2.____________________________________________________________________
3.____________________________________________________________________
4.____________________________________________________________________
Pretend that you have only six months to live. If you knew you were going to die within six months, what goals would you want to accomplish? List four of them below. Rank your goals in the order of importance to you.

<table>
<thead>
<tr>
<th>Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
</tbody>
</table>

Break your most important goal into manageable, bite-sized pieces. List the specific steps you will take in the next six months to help you accomplish this goal. Rank the tasks in order.

Goal: _________________________________________________________________

<table>
<thead>
<tr>
<th>Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
</tbody>
</table>

You are on your way to reaching your most important lifetime goal. Proceed.
Visualize Your Goals

Take time during each day to form a clear mental picture of who you want to be and how you want to act five years from now. If your goal is to be confident, use your imagination to see yourself walking, talking, and acting confidently. Formulate "self" statements that strengthen your positive image: "I feel calmer and stronger every day." Your mind is a very powerful tool. By taking the time daily to relax and visualize yourself accomplishing your goals, you prepare yourself to act upon them. Get so excited about reaching your goal that it seems real to you. Behave as though you have already reached your goals.

Time-Management Steps You Can Take Today

Take Advantage of Your Prime Time

You have already learned when your prime energy time is. Use the following tips to make the most of those periods.

- Plan ahead to use your high-energy times for those important tasks that require greater effort and attention.
- Save routine work for your low-energy periods.
- Find ways to stretch your periods of greatest energy.
- Strive to keep interruptions at a minimum or eliminate them completely.
- Use energizers to give yourself more energy when you need to concentrate, particularly if you must structure your day around the needs of work, children, spouse, elderly parents, and others.
- Take breaks when you can, and use relaxation exercises.
- Boost your energy levels with proper diet and good physical fitness.
- Take action early to head off any stress or tension you might feel as a result of meeting others’ needs. (See the Kentucky Extension publication Saying No to Negative Stress [FAM-QS.101]).
- Plan your daily schedule to take advantage of time when agencies and stores are open and you are able to contact workers, supervisors, and colleagues to help you with information, consultation, and problem-solving.
Take Responsibility

Many of us blame others for wasting our time. “It’s not my fault I’m late—that child of mine absolutely refused to hurry up!” “Everybody is always asking me to do more things when I already have too much to do!”

“If it wasn’t for __________________ , I would be able to __________________ .”

As long as you blame others for your time management choices, you will have little opportunity to improve your life. Accept responsibility for how you spend your time, and you gain the power to direct your own life. When you can look back and connect your choices to the outcome of those choices, you can look ahead and use what you’ve learned to make better choices and shape your life in positive ways.

Learn to Say No

Learning to say no, as simple as it sounds, is the most difficult aspect of time management for many of us. But you must develop this skill because without it all other time-management behaviors are of little value. The ability to say no permits you to exercise greater control over your own life.

1. Be clear about what you want and what you do not want to do—in your own mind and in your communications with others.

2. Evaluate requests: Do you have time to participate? What will you have to give up to take on this new responsibility? Will this activity get you closer to accomplishing one of your goals? Do you want to accept this request?

3. Tactfully accept or reject requests as soon as possible. Avoid giving answers such as “We’ll see” or “I’ll get back to you.” These responses guarantee that you will be forced to deal with the question again in the future.

4. Trade satisfaction for a feeling of guilt. By not being overcommitted to a variety of tasks of little importance to you, you can spend your time productively on activities that have meaning to you.

“Families will have more time for activities and special interests” if all members share household chores.

—Ann Fremion, Ohio Extension Agent
Learn How to Delegate and Ask for Help

If you find delegation difficult, evaluate your reasons. Check any of the following that apply to you:

☐ I can complete the task better than anyone I can call upon for help.
☐ I am too busy to delegate.
☐ I feel guilty for dumping work on others.
☐ I don’t believe I can depend on others to help me.
☐ I don’t like to ask.
☐ I’m afraid I may become dispensable.
☐ I don’t want to be perceived as weak and in need of help.
☐ I don’t want to seem as though I can’t handle my responsibilities.

When you receive a new assignment or request, evaluate it by answering the following questions:

• How important is this project? (Priority)
• Is the request reasonable and the desired result possible?
• Do I need help to accomplish this task?
• Does this project require my personal attention or can someone else do the job just as well?
• Who is the best person for the job?
• Is the best person for the job available within the timeframe of the project?

To improve your delegating skills and make others want to work with you again:

• Choose the best person for the job.
• Clearly communicate what you want the end result to be.
• Give simple and concise instructions.
• Allow questions at any time.
• Give the task a reasonable deadline.
• Treat the delegatee as a partner.
• Give your assistant the responsibility for reporting progress to you.
• Thank the people who assist you.
• Share the credit for success.

When you delegate activities to others, you “free yourself to focus your time and efforts on those tasks where you can make your best contribution.”

—Julie Morgenstern, author of Time Management from the Inside Out

For Women

Studies indicate that, although the amount of household work performed by men has increased in recent years, women still carry the primary load in managing a household. And today more than 60 percent of women older than age 16 also work outside the home, according to the US Department of Labor. This leaves many women struggling to fulfill dual roles as wage earners and homemakers—and in need of assistance. Learn how to ask for help.
**Consider This**

You will never be considered weak if you manage your time to achieve maximum results. With the proper approach, you may become indispensable to your organization and a role model to others who admire your effectiveness. Remember that delegatees benefit from assisting you. Research has also shown that children who are assigned household chores develop self-confidence as well as important life skills. Supervisees learn new skills and gain confidence and a sense of accomplishment from helping you. If you assign tasks based on an individual’s strengths and preferences, they are likely to enjoy the work and complete it in a timely manner, ensuring your success as well as their own. They will be likely to want to assist you again. Fostering a sense of teamwork will strengthen your personal and business relationships. You will save—not waste—time by delegating; if you take the time to teach someone to handle a particular task, they will soon be ready to take responsibility for that task, helping you not one time but continuously. Examine and conquer your own reasons for not delegating so you can master one of the essential tools in effective time management.

**Change Your Habits**

All of us develop habits that are supposed to save time, but sometimes we take the behavior too far and it becomes a detriment. Some of us retain habits long after they serve their purpose, blow good habits out of proportion, or hold on to time-wasting habits. For example, if you take a few minutes each day to order your desk at the beginning or end of the day, that is a positive behavior and can save you valuable time in a crunch. But if you spend the whole morning organizing your work area, you have now let a positive skill became a compulsion or a means of procrastination.

Evaluate your habits. Which ones save time, and which ones waste it? Lifetime habits are very difficult to change, as any of us who has attempted to lose weight, stop smoking, or begin exercising knows all too well. There are two keys to success in changing lifetime behaviors:

- Identify a prize or a benefit in a new behavior. You have to really want that prize. For example, if you walk two miles a day, you will boost your fitness level. Do you want that boost badly enough to do the walking? If so, you are on your way to achieving your goal. If not, search for a benefit or reward that will make you want to change.
• Understand that in order to learn new habits, you have to let go of old habits. The positive new habit can become a substitute for the less effective old behavior. You may find that you are very attached to your old habits, even when you can see the benefit of changing. You may also find that family and friends are disoriented by or resistant to the change you are trying to make. Acknowledge the difficulty, and work toward the prize you have waiting for you.

Simplify Your Life

De-clutter

Most time management experts agree that, to be effective at time management, we also need to learn how to organize and de-clutter the spaces where we live and work. Studies have shown that we waste valuable time each day searching for items that get lost in the shuffle of our lives.

Begin de-cluttering your life of things you no longer need or use. Jamie Nowak, author of 1,000 Quick and Easy Organizing Secrets, offers the following tips to help conquer the clutter challenge:

Make a plan – Make a list of every area in your home or office that you need to tackle.

Pick a target – Start with the area that will have the biggest impact in terms of time saved.

Make a date – Set aside a specific day and time that you are going to tackle a particular area, mark it in your calendar, and follow through. It only takes a few minutes to organize a drawer or closet, so don’t fall into the trap of thinking you have to set aside large blocks of time.

Get support – If you are having trouble staying on task to complete a big project or to make a major habit change, share your goal or plan with a friend or family member. Having someone check in on your progress and also celebrate your success helps motivate you to make changes.
Technology Time-wasters

Every day new technology is introduced that is supposed to save us time or make us more efficient in the things we do. Keeping up with changing technology can be a full-time job in itself. Television, cell phones, personal digital assistants (PDAs), notebook and handheld computers, mp3 players, and video games allow us to communicate and be entertained 24 hours a day. This might prove useful in some situations, but keep in mind that using these devices also consumes large chunks of our personal time, which we might otherwise use in more productive and satisfying ways.

The US Census Bureau, in their Statistical Abstract for 2007, predicts that in the coming year adults and teens will spend:

- 65 days watching TV
- 41 days listening to radio
- A little more than a week on the Internet
- About a week reading a daily newspaper (adults)
- A week listening to recorded music (teens and adults)
- $936.75 on media

How much time do you think you spend on similar pursuits? Be mindful of the amount of time these activities consume so you can make informative choices on how you want to invest your time. You can learn more about simplifying your life in the Kentucky Extension publication Choosing the Simply Beautiful Life (FCS7-178).

Handling Big Jobs

Some projects or tasks seem so complex, it is easy to feel overwhelmed or unable to start. Julie Morgenstern, author of Time Management from the Inside Out, suggests adopting a motivating phrase, such as “Just Do It,” that you can repeat over and over to get moving. Dorothy Cudaback, Family Life Extension specialist, offers several practical suggestions:

- Start now. Don’t wait for that free day, half-day, or short work week.
- Break the job into smaller tasks. List these. Include some instant tasks.
- Schedule times for your tasks, especially those that will take large blocks of time. Do at least one instant task to give you the momentum you need to get started.
- Decide which tasks you can delegate—and pass them on.
- Set a limit on how much time you are willing to spend on the project today.
- If necessary, increase the payoff for finishing the task.

Outside of work-related duties estimate the time (in minutes) you spend each day on:

phone ____________

TV ____________

Internet ____________

Total minutes _______
Increasing the Payoff
Following are a few suggestions to increase the payoff for completing those overwhelming or unpleasant priority tasks that come up at work and at home.

- To get a new outlook on your schedule for the day, ask a coworker or family member to help with a specific task. Offer a tradeoff by helping them with a task they need completed.
- Gain leisure or family time by asking family members or roommates to chip in with household tasks.
- Plan a reward for completion of each phase of a large project or task, as well as completion of the entire task. By doing so, you may be motivated to get the task done in a shorter period of time.

Time-management Tools
A wide variety of time-management tools are available today. But with all the choices—planners, calendars, PDAs, handheld computers, computer software, and even your cell phone—how do you decide which device works best for you?

Morgenstern suggests that you follow your natural preferences. Are you someone who thinks and plans better when writing things out? If so, a calendar or paper planner might be best for you. If you are used to typing things, are computer savvy and comfortable around electronics, a PDA or computer program might be a better choice.

Regardless of which type of time-management tool you choose, it is best to select one method and stick to it. That way you won’t risk overlooking important information as you attempt to transfer things from one planner to another.
Increase Your Efficiency by 50 Percent or More

Would you like to learn a time-management technique that will increase your efficiency by at least 50 percent? Use the “To Do” list at the end of this workbook. Print or copy several weeks worth of the list and start mapping out your tasks.

1. List the five most important things you have to do tomorrow. (These items are often steps of a larger project.)
2. Rank the tasks in order of their importance to both you and any other involved party, such as family, company, or school (1 = most important; 5 = least important).
3. Indicate whether you would be better off completing the task during a high-energy period of the day or a low-energy period.
4. Indicate how much time you will spend on each task.
5. Decide which tasks you can delegate to someone else. Don’t hesitate. Pass the job on, and note the delegatee on your list.
6. Begin working on the tasks that only you can do. Work on your Number 1 activity with all of your energy and concentration. Do not even think about the other tasks. Work on Number 1 until you complete it, or until you choose to stop. Then check the completed column (Done!) on the To Do list or add the task to your To Do List for the following day.
7. Go on with your Number 2 activity, and proceed in the same fashion until it is time to quit for the day.

Do not hassle yourself for accomplishing only four of your five goals. If you could not complete all of your goals for the day with this method, you probably could not have done so with any other method either. You worked on the most important ones—the others will wait until you get to them. Note and enjoy what you did accomplish.

You might set up a reward system to further encourage your productivity, particularly if you tend to procrastinate. You might decide, “If I accomplish items 1 through 4 today, then I will reward myself by relaxing for 30 minutes to the beautiful sounds of classical music.”
Some of us need to remind ourselves about goals and directions. The bottom blanks on the To Do list provide space for personal notes and reminders.

Use this simple To Do system to list priorities daily and you will find that you get the important things accomplished—one day at a time. Remember:

- Set priorities.
- Allow time for interruptions. If the interruptions result in new tasks, add them to your list.
- Be aware of and use your prime time—that time each day when you are most alert, enthusiastic and creative.
- Be good to yourself—set reasonable, realistic goals.
- Set aside time for yourself (10 minutes per day adds up to more than 60 hours per year).
- Limit the amount of time you will spend on the task you hate.
- Delegate.
- Consolidate trips and tasks.
- Cross out or check off completed tasks. This helps you visualize what you have accomplished.
- Don’t carry over unimportant tasks to the next day.
- Reward yourself.

A Final Warning
If you are a Type A personality who is prone to rush through caution lights to save 5 or 10 minutes, be gentle with yourself. Slow down and take time to smell the flowers. Keep in mind what is truly important—the time we spend with family and friends (see the Kentucky Extension publication, Family Vitality—Time Together [HE7-140]). In a society enamored with efficiency and productivity, it is vital that we manage our time and our lives so that we, as individuals and as communities of men and women, live healthier, happier, more peaceful lives.
Suggested Reading and References


How to Get Control of Your Time and Your Life (1974). Alan Lakein. New York: Signet. (Considered a classic on this subject.)


DAILY TO DO LIST

<table>
<thead>
<tr>
<th>TASK</th>
<th>Priority*</th>
<th>Energy Required</th>
<th>Time allotted</th>
<th>Delegated to (name)</th>
<th>Done!</th>
<th>Reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLE: Write Chapter One</td>
<td>1</td>
<td>√</td>
<td>2 hrs</td>
<td>me</td>
<td>√</td>
<td>Starbucks!</td>
</tr>
</tbody>
</table>

*1 = most important; 5 = least important

Notes to Myself: *(For example, I will set reasonable and realistic goals, I will not set myself up to fail and feel miserable.)*

___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________

Robert H. Flashman, Ph.D., Extension Specialist in Resource Management
Linda A. Bradley, Graduate Student, Dept. of Family Studies, University of Kentucky.