

One of the most important keys to personal and professional success lies in how you spend your time. Each day contains twenty-four hours, but how we spend those hours is what separates people who enjoy lives of happiness, fulfillment and success from those who experience lives filled with frustration, disappointment, and often failure.

When Olympic athletes train, no detail of their performance is overlooked—from computerized motion studies to the fabric of their clothing and the customization of each shoe. Mastering time management is much the same. In order to work smarter but not harder, you must examine—and be willing to make changes to—everything you do to improve effectiveness, efficiency, and performance.

This special report outlines 130 simple, easy-to-implement, time-management tips and techniques. Some have universal applicability. Others are specifically related to career, communication, or technology. I encourage you to download the report and print it. As you read it, you may want to highlight the tips that are most relevant to your circumstances and consider developing a personalized list.

Remember that the first step in becoming an effective time manager is to have the desire to be more productive and smarter with how you use your time. It must be something that is important to you or you won't do what is required to develop solid time-management skills.

Understanding, practicing, and maximizing how your time is spent is a journey. Proficiency won't happen overnight but, as is the case with all of the LITTLE THINGS, repeated effort will be rewarded. By becoming more effective and efficient, you'll take control of your workload rather than your workload taking control of you.

Let's get started.







Determine your hourly rate

If you have a goal to make \$100,000 a year working 40 hours a week, your rate would be \$48 an hour or 80 cents a minute. You will NEVER make this amount of money until such time as you start valuing your time at \$48 an hour or 80 cents a minute. How much do you want to earn? Figure out your hourly rate and start valuing your time accordingly.

3 Establish a calling schedule

Schedule your personal and low-priority business calls during windows of time when your energy level is at its lowest. Since talking on the phone is one of the easiest things to do, it's best to schedule your calls during your lull periods.

5 Refine your systems

Look at everything you do with frequency and determine if there is a more efficient way to perform your daily activities, such as how you prepare meals, fill up your car with gas, read and respond to emails, clean the house, get ready in the morning. When you look for the little things you can do to improve your productivity, your time savers and time wasters will become obvious.

7 Establish a routine

Routines increase productivity. It's easier to identify shortcuts and efficiencies when we are familiar with what needs to be done. Routines make it easier to do the things you know you should do.

9 Keep your energy high

We all agree that we are more productive when our energy levels are high. Exercising, eating right, getting our rest, and enjoying an occasional healthy energy drink or cup of coffee will help. Listen to your body; pay attention to everything—those things that either give you energy or draw energy from you.

Identify your productivity patterns

Identify the times of the day when you are most productive and focus your energy on doing your most important activities during those times. You will find that you are able to get more work done in a shorter amount of time and your sense of accomplishment and satisfaction will grow.

4 Focus on what you can control

Don't waste time worrying or thinking about things you can't control. The negative energy and time spent is a huge time waster. Instead, focus your time on the things you can control that lead you on the path to achieving your goals.

6 Overcome procrastination

If you are serious about achieving your goals, you must become a Do-It-Now person. You will never achieve any worthwhile goal if you are a procrastinator. If you struggle with procrastination, devote some time to figuring out why. Once you know the cause of the problem, you can concentrate on a solution that will help you use your time productively.

8 Move with purpose

Successful people are always in motion. They don't stand on moving sidewalks or walk slow. They move with a purpose and get to where they are going.

10 Think positively

Where your attention goes, so goes your emotional energy. When you think of negative things, your energy and productivity drop. Maintaining a positive attitude is one of the most essential ingredients to your productivity.





11 Create an action plan

Just as you would not be successful in building a home without a set of blue prints, it's doubtful you would be successful in achieving any significant goal without an action plan. A well-developed action plan clarifies everything you need to do to achieve your goal, outlines a prioritized sequence of steps, and serves as a method for measuring your progress.

13 Structure your time according to your goals

Your time should always be spent doing things that help you achieve your goals and bring fulfillment to your life. Plan your days and determine how you will use your time most productively to accomplish your goals.

15 Keep a To-Do List

There is no time-management tip more important than keeping a prioritized daily To-Do List. It removes the guesswork from how to spend your time and with whom to spend it. A To-Do List helps reduce stress, clarifies what you should or shouldn't be doing, and keeps you from forgetting things.

17 Schedule effectively

Efficient scheduling involves looking at the time available to you in a day, an afternoon or a week, and planning how you will use it to achieve your goals. When done well, it helps you understand what you can realistically achieve with your time and it minimizes stress by not over committing.

19 Combine errands

As you plan your day, schedule to run all your errands at the same time. Also consider the most time efficient route to get them all completed in the least amount of time possible.

12 Focus on your goals

If you struggle with staying focused and on task, start each day by reviewing your goals. Take the time to create a collage of pictures to visualize the life you can experience if you achieve your goals. This powerful technique will keep you motivated and focused on doing the correct activities.

14 Take pride in what you do

When you complete a task with excellence, you not only take pride in what you do, but you also save time by not having to repeat the activity. You will also find that people's respect for you will grow.

16 Do what requires the most discipline first

As you plan your day, make sure you block out time to do the things first that require the most discipline. Whether it's prospecting, exercising, or writing a proposal, do it first. If you commit to doing the hardest things first, you not only do them with greater consistency, but you also feel great the rest of the day.

18 Sunday strategy session

Devote an hour on Sunday to plan and mentally prepare for the upcoming week. Verify appointment times, check family commitments, and make any necessary decisions about the days ahead so you can hit the ground running on Monday morning. If you have projects that must be completed, block out times in your schedule to work on these tasks.

20 Mail it. Remember: time is money

Never waste your time dropping off something that could be mailed or shipped for less money than the value of your time.





21 Delegate tasks

The best use of your time is in doing things that only you can do. Identify things on your To-Do List that don't have to be done by you. Can you delegate some of the items to co-workers? Can you outsource projects? Can you have your spouse mail a package for you? Can you have your children make copies, stuff envelopes and apply stamps?

Keep a notepad or recorder handy

Save time by writing down or recording future To-Do items and tasks when you think of them. A small pad of paper in your purse, a recorder in your car, or a portfolio that goes wherever you go is all you need.

25 Keep an activity log

One way to begin using your time more efficiently is to know how it's being spent. Just as you track expenses for financial budgeting purposes, it's wise to maintain an activity log to assess productivity. Keep a time journal or download inexpensive time-tracking software from the Internet. Try this: for one week, record how you spend your time. You will be amazed at how much time is spent on things that won't help you achieve your goals.

27 Make use of down time

Down time is time spent waiting at the doctor's office, waiting in the school pick-up line, or anywhere else you need to be but aren't otherwise occupied. Plan ahead and use this time wisely.

Reduce the time you spend eating lunch

Consider how you can reduce the amount of time you allocate to lunch in the middle of your workday. How about packing a lunch and eating at your desk?

22 Communicate your schedule

After you've taken time to plan and organize your schedule, don't keep it to yourself. When you need people to do something for you, let them know in advance so they can schedule their time accordingly. You also want to communicate your schedule with the people who rely on you so they know when you are available. This saves time for everyone.

24 Maintain one calendar or appointment book

Keeping an appointment book improves your productivity and reduces the risk of forgetting things. If you have more than one calendar, combine them. Maintaining multiple calendars can be confusing and is a sure-fire way to miss appointments and deadlines.

26 Use a stopwatch

Use a stopwatch to measure the amount of time you are spending each day on the tasks that help you achieve your goals. It's easy to confuse activity with accomplishment. By measuring how much time you are investing on productive activities, you will see how much time you are wasting on unproductive activities.

28 Make your breaks productive

Do you need to schedule a doctor's appointment, check on a friend who's going through a challenging period, or confirm the kid's schedule? Start looking at your breaks as periods of time when you can knock out some of your personal To-Do List items.

30 Touch it once

If you read an email, respond immediately. If you open a letter, act on it, throw it away, or do something with it so you don't have to touch it again. Rather than putting your glass and plate in the sink, put it in the dishwasher. Set a goal to only touch things ONE time.





Be smart about multitasking

Multitasking can improve efficiency in some areas such as returning and scheduling calls during your drive time, or listening to a self-development audio while exercising; however it can also reduce productivity because you can't effectively focus on two things at once. It can also be disrespectful. For instance, returning emails while talking to someone on the phone or scanning your phone for messages during a meeting. Ask yourself, "Is my multitasking helping me or hurting me?"

Don't stop everything

When you get interrupted because someone has something that needs to get done, don't stop everything you are doing to do it now. Consider what you are working on and other priorities and place it where it belongs in the sequence on your To-Do List.

Set email boundaries

Use self-control and only check email two to three times a day (unless you are in a business that requires you to continually monitor your emails). Constantly checking and returning emails is a time waster.

Allocate the appropriate amount of time

If you allow people 30 minutes of your time to discuss something, it will take 30 minutes. If you give them 20 minutes, it will take 20 minutes. Determine how much time you should allocate to someone's request, and tell them up front how much time you have blocked out.

Maximize drive time

CDs, MP3s, and Bluetooth devices make wonderful car companions. With these devices you can safely use your drive time to listen to self-improvement audio programs or return your calls.

Manage interruptions

Every time you are interrupted you lose 10 minutes of productivity. This is the amount of time it takes you to return to the original state of focus before the distraction occurred. Turn off electronic notifications, close your door, and silence your phone when you need an uninterrupted block of time to work on your tasks. It may be difficult at first, but establishing boundaries will help you accomplish more in less time.

Turn off unnecessary notifications

Every notification you get on your computer or phone is an interruption that diverts your attention, stymies productivity, and annoys those around you.

Limit social media use

Unless you are using social media to grow your business, limit the amount of time you spend on such sites as Facebook and Twitter. If it is part of your businessmarketing efforts, determine the return you are getting on your efforts and decide if the return is worth the time. Be honest with yourself; if you are spending too much time on these sites, set boundaries and stick with them.

Don't give away your time easily

When someone asks for a block of your time, be clear on their purpose before committing. Knowing that people are often selfish and focus on their own needs and desires, make sure their purpose is consistent with how you should be spending your time.

Spot time wasters

As you go about your day, be on the lookout for unproductive activities. Find ways to eliminate them or approach those things differently.



41 Create a not-to-do list and honor it

When you agree to do things you later regret (because it was not the best use of your time), make a mental note and avoid doing them in the future.

42 Get overwhelmed

Sounds weird, right? While you don't want to stay overwhelmed for an extended period of time, there is lot you can learn from these periods. Study the times when you are overwhelmed to determine why you are overloaded and how you can be wiser and more productive with your time.

43 Take time to recharge

A constant state of stress and overwork slows you down. Make sure you schedule time to refresh and recharge your batteries. This includes taking one day off each week when you can rest and do what you enjoy with the people who are most important to you.

44 Tell people your preferred method of communication

For most of us, email is our preferred method of communicating because of its numerous time-saving benefits. Having people communicate with you via email allows you to return emails at times that are most convenient for you.

45 Avoid using text messaging

There is a good reason that only 3% of all professionals prefer texting as their preferred method of communication. Every text you receive is an interruption that hinders productivity. The best way to prevent people from sending you text messages is to not initiate communication with them via text messages. If someone sends you a non-urgent text, respond by email. If they continue to send you non-urgent text messages, request that they send non-urgent messages via email.

46 Schedule calls through email

If you need to speak with someone, consider sending a quick email asking for their availability to talk during a couple of windows of time when you are available. You'll accomplish two things: you won't interrupt them, and you'll avoid playing phone tag.

47 Record a clear voicemail greeting

Your voicemail greeting should ask people to leave a detailed message with the purpose of the call and the best time to return it. Then you'll know when to call back or whether you can deal with the issue by email.

48 Leave a message

If you call someone, you obviously had a reason for placing the call so don't hang up without leaving a clear and detailed message stating the purpose of your call. If you are requesting a return call, indicate the windows of time you will be available to receive the call.

49 Be clear and concise

When you communicate with people orally or in writing, get to the point quickly while still being cordial. This will save you time and improve the impression you make on others.

50 Introduce yourself

When you call someone's home or place of business, introduce yourself, such as "Hi, this is Mark Williams. Is Pam Johnson available?" Now the other person does not have to say, "May I ask who is calling?"

little things matter

130 Time Management Tips

51 Don't return missed calls

If someone calls you but does not leave a message (unless it's a family member or close friend), don't call back. If their call was not important enough to leave a message, then there's no need for you to return it.

53 Know when to end a call

When the purpose of a call has been met, politely end the conversation. Don't allow calls to drag on with unnecessary small talk.

55 Economize your conversations

Be mindful of the time you spend in non-essential conversations. Water-cooler discussions or a lengthy phone chat is time you could be working on your planning, goals, or action items.

57 Update your speed dial numbers

You can easily gain efficiency by making sure that the numbers you call most often are at your fingertips. Take the time to program them into your cell or office phone line.

59 Use an email client

Email programs such as Microsoft Outlook, Mozilla Thunderbird, Windows Mail, Mac Mail, or Mac Entourage can improve productivity. With these programs, your emails are downloaded onto your computer, allowing you to respond to emails when you are offline and return them when you are online. These programs also offer numerous time saving benefits.

52 Improve phone productivity

When someone requests to speak with you, let them know how much time you allocated for the call before diving into the subject of the call. This generally helps them get right to the point.

54 Don't answer unscheduled calls

If you are in the middle of a project and your phone rings, don't stop what you are doing to answer the phone, unless it's important. Instead, let it go to voicemail and return the call between projects or during windows of time you have designated for returning calls.

56 Give people instructions

If someone needs to get back to you with important information, ask them to send you a short email with the answer. Or, if they are calling you back, ask them to please leave the answer on your voicemail, if you don't answer.

58 Calling vs. email

We're so used to firing off an email that we sometimes forget it may be faster and easier to call. Even if you can't reach the other party, leaving a voicemail message may take far less time than composing an email. If it's a subject that you know will require back and forth communication, a call may be more efficient.

60 Check one email Inbox

Even though you may have multiple email addresses, have all your emails come into one email Inbox. This option is available with all popular email clients, such as those listed in the previous point.





61 Don't hit the refresh button

Unless you are waiting on something important to arrive in your email Inbox, don't hit the refresh button on your email program or on a social media site simply because you want to get the fresh content or to feed your social networking addiction. Red alert: big time waster!

Use a portable digital assistant (PDA)

An electronic PDA can save you loads of time when you learn how to use its features. It has the advantages of convenience, connectivity, and capability that expand with user knowledge.

65 Use templates

Reduce formatting time with user-friendly templates. Find them online or create your own for your most commonly used documents.

67 Two computer screens

If you work in multiple applications or programs, using two computer screens to save time from opening and closing multiple screens may be helpful.

69 Maintain an orderly office

An organized office is an efficient office. Keep things in order so you don't have to waste time searching for items later.

62 Organize your websites

Make "unsorted bookmarks" a thing of the past. Use a free bookmarking service (delicious.com for example) to store, organize, and tag all your bookmarked sites and access them from any computer.

64 Map it

Take advantage of free Internet mapping services or a GPS device in your vehicle to help you find the shortest route to where you're going and avoid delays. Many of these programs help you locate businesses you may need to visit on the same route to save you time.

66 Leverage technology

The number of devices and software programs available is growing each day. Whether you're a "gadget geek" or a "networking newbie," there are countless programs to help you be more efficient with your time. But beware there are an equal number that are time killers.

68 Create a filing system that suits you

Not all filing systems are created equal. What makes sense to one person may not be intuitive for you. Evaluate the best technique for your situation.

70 Put personal items where you can find them

Put your keys, purse, wallet, sunglasses, and other things you use regularly in designated spots.





71 Don't start projects you are not committed to finishing

One of the biggest time wasters is spending large portions of our lives pursuing side projects that we eventually abandon. Before you take on any part-time business, hobby or project, do your research. Learn what's involved and identify the amount of time that it will take to be successful.

73 Leverage knowledge

Don't rely on trial and error for new tasks or projects. Find someone you can learn from who has done it before, or do your research before diving into unfamiliar territory.

75 Avoid working on one project more than three hours

Working on one thing for a long period of time stifles productivity and reduces the joy and fulfillment you gain from what you do. Proper planning and not over committing makes this possible.

77 Measure how long projects take

You can't improve what you don't measure. If you want to improve your efficiency, you must have a baseline from which to measure. Once you have a measured baseline, take a look at the different ways you can improve the time it takes to accomplish tasks or projects. Measuring also helps you predict how long tasks will take which improves your ability to schedule your time more accurately—all of which reduces stress in the process.

79 Get on a roll

When you get on a roll, you get more done in less time and your results improve.

72 Harness the power of your team

When you are faced with a large project or anything that takes a great deal of time, don't forget about the other members of your team. Consider who you can enlist to help. When you provide others with opportunities for participation, it helps them grow and saves you time.

74 Break it down

All big things are made up of little things. Break down large projects into manageable parts that can be readily accomplished. This fuels your fire and improves productivity.

76 Plan for the unexpected

Unexpected tasks are undesirable. They're also inevitable, so don't stretch yourself so thin that something unexpected throws you completely off course. Build some flextime into your schedule and projects.

78 Being productive on gloomy days

We all have them—those days when it is very difficult to focus on our most important projects. If you have some flexibility, use these days to do your busy work that doesn't require you to be mentally and creatively on top of your game.

80 Meeting preparation

To make the most of meetings, put together an agenda with a specific block of time for each point, and send it to everyone in advance. This allows people to think about the agenda items and generally results in a more productive meeting.





81 Start meetings the right way

At the beginning of the meeting, review the agenda and the amount of time allocated for each item. Let everyone know that staying on task and schedule is important.

82 Manage your meetings

Poorly run meetings are time wasters. Show your respect to all parties by starting and ending on time. Also make sure all parties are giving their undivided attention. This means NO side conversations or cell phones in the room.

83 Don't get side-tracked in meetings

It is easy to get side-tracked in meetings. If something comes up, determine if it is more important than the other items remaining on the agenda. If it is not, make a note of the discussion point and return the discussion to the items on the agenda.

84 Schedule breaks during meetings

If a meeting is going to last two hours or more, put a break in the agenda. Request that no one leave the room until the scheduled break, unless it is an emergency.

85 Do you need to meet in-person?

Driving to and from appointments and meetings can be very time consuming. If possible, schedule conference calls or video-conferences through Skype or services like Gotomeeting.com. Although these can be time savers, remember that relationships are best built in-person.

86 Improve your proficiency

Make better use of your time by improving your proficiency in an area that requires your regular attention. The better you get at something, the less time it will take.

87 Explore shortcuts

You might know one way to get from Point A to Point B, but is there a shorter route? Ask an expert, or do some research to determine if there's a more efficient way to accomplish a task.

88 Re-evaluate processes

Over time, processes have a way of evolving. And sometimes, they devolve! New technology, developments, and external influences all affect changes in processes that need to be tested every once in a while to ensure they are still efficient and accomplishing what they need to do.

89 Keep an idea file

If a new idea or inspiring thought comes to you while you are working on something else, file it away (electronically or on paper) in one location. Doing this keeps you on task while it saves valuable bits of information in the Idea File for later use. Schedule time periodically to review your file for new ideas.

90 Nip problems in the bud

Be proactive and address problems while they are small and manageable rather than putting them off to deal with later. When left to fester, problems grow and often take more time and energy to solve.







Learn to say no

Over commitment takes you away from your core tasks and is a drain on your productivity. Know your priorities and your limitations; only commit to the things within them.

Know your limits

Don't waste time on unproductive tasks. When something comes up that is out of your area of knowledge or expertise, find some help or an alternative way to get it done.

Improve your decision-making process

Establish a decision-making process that allows you to quickly and accurately make good decisions. Being able to look at situations and quickly make the right decisions will improve your productivity and help you live a more successful life.

Don't rehash old things

Rehashing things from the past that you can't change is a waste of time. What's done is done! If you feel that an unfavorable decision has been made and that you have information that was not previously considered, then appeal the decision with humility and respect.

Start your day earlier

Since we are prone to being tired in the evenings, we often watch TV or chat with our friends on a social site. It would be wise to go to bed earlier and get up earlier. Even if it's only 30 minutes, you will be amazed at how much more you can get done in an extra 30 minutes in the morning when you are refreshed.

Study best practices

What can you learn from someone else? A lot! Benchmarking (comparing and measuring your practices and performance against other successful entrepreneurs or organizations) is the process of being humble enough to admit that someone else is better at something than you are, and being wise enough to learn how to improve upon it yourself.

Stifle the perfectionist in you

Learn to work at your highest level of performance without obsessing over perfection. Set realistic expectations for yourself and your work. Know when a task is finished and when it's time to move on.

Avoid putting off making decisions

When you have a decision to make, seek to understand the facts, consider your options along with the pros and cons of each, and make your decision. Agonizing and putting off decisions is an emotional drain and time killer.

98 Keep a pen and paper next to your bed

If you think of something while you are in bed, write it down. This keeps you from having to get out of bed or trying to remember it in the morning.

Limit alcohol consumption

Drinking too much alcohol before going to bed not only keeps you from getting a good night's rest but it is also a productivity killer the next day.







101 Don't eat before going to bed

Eating before going to bed activates your body's digestive system and impacts your quality of sleep.

Take the stairs

In addition to being the healthier alternative, taking the stairs instead of waiting for the elevator can be faster!

103 Fill up your gas tank

Filling up your gas tank reduces the frequency of stopping for gas.

Gas station multi-tasking

While filling up your gas tank, clean the trash out of your car, wash the windows, or go to the bathroom. If the pump doesn't have a lock that prevents you from having to hold it, consider using a tennis ball. It works great!

Get in the shortest line

Whether you are coming to a stoplight or approaching a toll booth or checking out at the store, look for the shortest line. If you are in a store with long lines, get in line while looking around for a new lane that is about to open.

106 Ask for your check in advance

After you have ordered food at a restaurant, ask your server for your check. Paying your bill before you are finished eating gives you the opportunity to leave when you are done instead of sitting around waiting to pay the

Don't check your luggage

Always try to pack light and carry your luggage on the plane. This reduces time spent checking in and saves a considerable amount of time at your final destination.

108 Phone first

How many times have you arrived at a restaurant only to find it closed, or you went shopping for something and found the store was out of inventory? Save time by calling first.

Have it delivered

Save errand time by looking for free shipping where available. Even if you pay for shipping, you will spend less on shipping than what it will cost you in time, gas, and car maintenance.

110 Buy in bulk

For things that have a long shelf life (office supplies and household goods), anticipate a 6- or 12-month supply so you don't have to restock often.













111 Save time through meal planning

If you are responsible for planning meals, save time each day by planning in advance. Know what you will prepare for each meal during the week, put together your grocery list, and only go to the grocery store once a week.

Shop online

Shop smarter by researching prices and availability. You can save a trip and avoid crowds by ordering online, especially for items that you use regularly and don't have to try on before purchasing.

115 Exercise regularly

Exercising is not only healthy, but it gives you more energy and improves your ability to focus so you can tackle your tasks more effectively.

117 Assign meal nights

If you have children, assign nights when they are in charge of making dinner. This helps them learn how to cook and prepare for their future, and it frees you from having to prepare every meal.

119 Prepare the night before

Get everything ready for the next day—make your lunch, iron your clothes, and set out the things you want to take with you the next day. This improves both your evening and morning productivity.

112 Cut down on waiting time

You can reduce waiting time if you schedule appointments first thing in the morning or right after lunch. This seems to be when most medical offices and businesses are closest to adhering to the scheduled appointment times. You may also consider asking what time of day is best to schedule your appointment to avoid waiting.

114 Personalize your news sources

Decide how you like to get your news and what is most efficient. You probably hear the same stories through multiple channels so figure out which ones you can eliminate to free up more time.

116 Coordinate family schedules

Busy families take time. By coordinating schedules, you can find ways to reduce travel time and opportunities to combine tasks.

118 Assign laundry days

If you have children, teach them how to do their own laundry, and then assign days when each person has access to the washer and dryer. This not only keeps you from doing everyone's laundry, but it will also ensures that the washer and dryer are available on the day you schedule to do your laundry.

120 Assign household chores

There is no reason why you and your spouse should do everything in the household. Look at the chores that need to be done each week and assign some of them to your children. Even if you need to increase their allowance, having them do the chores saves you time.



121 Limit television time by using a DVR

Watching television can be enjoyable and even help relieve stress, but don't overdo it. The average American watches television more than five hours a day. Set a goal that limits how much time you will spend watching television each week. Because about 1/3 of any TV program is commercials, consider getting a DVR or other device that allows you to fast forward through all the commercials. With a DVR you can also record your favorite programs and watch them during the time you designate.

123 Maintain an orderly living space

Put things away when you are finished with them and clean up messes as they occur.

125 Pay your bills once a month

Paying all your bills at one time each month, rather than paying them throughout the month is a big time saver. A good date to select is the 25th because it allows you to meet all your first of the month obligations. If paying bills on the 25th means you will be paying a bill late, call the company and change your billing cycle.

<mark>127</mark> Don't use a debit card

Using a debit card increases the time spent balancing your account. To simplify your accounting, use a credit card that you can pay once a month. This is assuming you are a financially responsible person.

<mark>129</mark> Do things that make you feel good

There is no doubt that you are more productive when you feel good. You walk with a bounce in your step and feel like you can tackle almost anything. Notice the little things that make you feel good, like keeping your home and car clean, reading or listening to something positive, or crossing things off your To-Do List.

122 Cook once, eat twice

Maximize your meal preparation time by preparing enough for two meals. Freeze it or pack it in your lunch and save time.

124 Simplify your wardrobe

Speed up the morning routine by building a simplified wardrobe. Interchangeable suits, neutral basics, and versatile shoes and jewelry make the "what to wear" decision much quicker. Also consider giving the clothes you don't wear to a local charity so you aren't faced with so many choices when you dress.

126 Consider paying bills online

Paying bills online can be a big time saver.

128 Use cruise control

Determine the maximum speed you are willing to drive and then set your cruise control. This gets you to your destination in the fastest time possible.

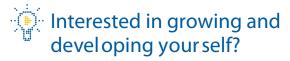
130 Reward yourself

When you complete tasks and have the discipline to do the things you know you should do, take five seconds to recognize yourself. Increased confidence and motivation go a long way to building your self-image and increasing productivity.



Tell us about your time-management tips. Click the link below to share your top tips.

If you want to achieve more in your life, both personally and professionally, while at the same time enjoying the journey, you must focus on using your time in the most productive ways possible.



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