



You Can Be More Productive and Successful!

Success and productivity depend on each other. Productivity without a sense of accomplishment isn't very motivating or fulfilling. At the same time, success is never fully realized unless you've worked hard to achieve it. Some people are born rich, but most are not. Being wealthy doesn't particularly mean you're productive or successful. True success comes from honest hard work, and a sense of accomplishment.

What's Productivity?

Productivity and hard work are synonymous. The Oxford Dictionary states, "Productivity is the effectiveness of productive effort." Successful productivity will require effective effort. And your productivity is influenced by, and is a result of, your values and goals.

Which direction are you headed? When you're being productive, you're proactive, not reactive. When proactive you're making plans, developing

goals, being creative, and actively working. Being reactive or simply "coasting" along—waiting for things to improve—doesn't lift you up. In fact, coasting usually only carries you farther downhill. Reaching your goals brings more than just financial rewards; it brings personal fulfillment and satisfaction from hard work and successful effort.

What is Success?

Do you measure success only by how much money is in someone's bank account? Or do you think successful people are those who live a balanced, happy, and fulfilled life? In this modern era, raising a happy, healthy family can be very challenging. It's even more difficult to keep your priorities in order if you're struggling financially. Success is much easier when you can balance your assets with your values and goals. Financial freedom gives you a strong, stable foundation upon which to build your dreams.

Writing and Reflection

There's no substitute for the power of writing to clarify your feelings and ideas. Taking the time to reflect and record your thoughts can be an invaluable tool in understanding your motivation, strengths, and weaknesses. It's instrumental to making lasting changes.

Who's responsible for your life? Is it you, your boss, or your creditors? American men and women who desire to manage their own financial affairs are faced with two important choices: Will I allow others to direct what happens to me and my finances? Or, will I learn to be responsible for my own life and financial affairs? One of the keys to financial success is deciding who has responsibility for each choice. It's a matter of whose choices are directing your life.

Your Choices

Most people experience some happiness when they make responsible choices in their lives and finances. Things are going along fairly smoothly. Then at other times, they feel pressured by outside forces they have little or no control over. Maybe they feel someone else, or something else, is to blame for their situation or lack of success.

What's the Difference?

Most likely the difference between the times you felt successful and

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the times you didn't, is whether or not you made good choices. When you're making good choices, often no challenge is too great or too difficult to overcome. But it's easy to become discouraged when you feel like other people or events are controlling your life.

Dangers of Discouragement

When you're discouraged, you can lose interest in your activities and even your energy seems drained. You often lose your drive and may feel worthless, afraid of the future, lost, or hopeless. Breaking free of discouragement can be very difficult.

You may even forget or lose sight of your goals and potential.

When discouraged, you must remind yourself that success often begins with an act of will. In fact, even the word "discouragement," has "courage" right in the center. If you can tap into your courage, and press forward one step at a time, you can overcome most of the obstacles life throws your way. Taking responsibility for your life is a conscious choice of will. Remind yourself of past successes and get up, brush yourself off, and keep moving toward your goals. Everyone has setbacks; what you do with them is the difference between failure and success.

Publisher and successful businessman Walter Annenberg once wrote in a letter to his son...

"I want to remind you that success in life includes hard slogging. There will be periods when discouragement is great and upsetting, and the antidote for this calmness is a modest yet firm belief in your competence. Be sure that your priorities are in order so you can proceed in a logical manner, and be ever mindful that nothing will take the place of persistence."

You may also gain motivation to overcome obstacles by realizing that you personally are ultimately your most important product. Now learn how to make choices to enhance your productivity and guide you down the path to financial freedom and further success. ■

Develop Your Roadmap for Success

Proper planning is the key to success. In the earlier workbook, you've mapped out your financial philosophy, spending plan, debt reduction, children and money, and are firmly on the path to reach your long term goal of financial freedom. Now you're ready to establish some landmarks on your roadmap so you can be sure to stay on course. These landmarks are short-term goals you'll set for yourself.

Making a Game Plan

Everyone plays in the "Game of Life." The players who are in control of their finances are people who have a plan. They plan ahead for needed cash. They put money aside for unplanned events and emergencies. Just like businesses plan their financial strategy, successful individuals have a financial plan.

Sadly, most people whose finances are out of control don't plan. They may have a general idea or vague dream of where they're headed, but they're traveling without a roadmap. They easily stray off course and may

become completely lost and financially overwhelmed.

What, Why, How, When, Where, and Who?

Every good plan must answer the questions: what, why, how, when, where, and who. The answers will help give you a basis for your strategies for success and the boundaries of your playing field.

1. What is the most important thing you want that will be easier to achieve by enhancing your productivity and increasing your income? Put it in writing and remember this is your top priority!

2. Why do you want to achieve this goal? Write it in one sentence like a mission statement. The statement needs to describe the reason why it's your top priority.

3. How will you achieve your goal? List each step you'll need to take in order to achieve your goal. Like planning a cross-country trip, make a roadmap to your goal—one step at a time.

4. When will you achieve your goal? Set time tables for each step along the way and include deadlines.

5. Where will you work toward your goal? Many steps in a journey actually require you to physically move toward your goal. You may need to go to a new place of employment, potential buyer, school or training seminar, materials supplier, etc. Write where your steps will take you.

6. Who do you need to help you along the way? Other people may be vital to the success for your plan. Maybe you need family members, advisors, counselors, mentors, co-workers, teachers, customers, etc. Consider how to enlist their help in reaching your goals. It's not always what you know—but who you know—and two heads really are better than one!

Once you know the answers to these questions, you'll be ready to complete even more of the specifics of your successful plan. First you need to remind yourself what's most important to you. Then you'll develop a plan you can follow—and want to follow.

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More to Life than Money

Your financial freedom will largely depend on how well you control your own finances. However, if your monetary goals are in conflict with other things in your life, you'll never be completely free. You'll recall how important it was to keep your values, goals, and needs in mind when you first developed your financial philosophy.

Remember your financial philosophy is the rule that affects how you think about and use money. You must also remain true to those guidelines when making plans to increase your productivity and income. Then you'll not only be more successful, but also happy and fulfilled when achieving your goals.

Decide what level of independence in your work is important to you. If you have too little freedom you may feel manipulated and controlled. Too much freedom may leave you feeling lost and out of control.

Your Personal Inventory

List some of your talents, skills, and abilities below. It may help to consider all the jobs you've held, community service, and your daily responsibilities:

1. What type of work am I best at?
2. What kind of work do I like best?
3. What's my most obvious talent?
4. What other skills, abilities, and talents do I have?
5. What can I do to expand on these qualities?
6. What income-producing jobs could utilize these qualities?
7. Who could advise me on enhancing my income by using my strengths? ■

Be prepared to correct your course if you swerve off the planned path. Since your most important product is you—be willing to learn from your mistakes and your efforts. You need to be open and flexible enough to make changes when necessary; it's vital for any self-improvement.

Your Super Highway

Be ready and willing to raise your expectations, and deal with the challenges and opportunities that come with success. Increased productivity brings new benefits, skills, friends, and opportunities into your life—sometimes new problems too. The challenges of maintaining a super highway are quite different from those of keeping up a bumpy country road.

With increased productivity, you'll improve your own road to financial freedom and be able to travel faster and farther than ever before. Be watchful for speed traps and detours that can catch you off guard. Follow your roadmap wisely; only make changes to your route after careful thought and planning. Then as you progress toward your goal, just think of the new sights and experiences that will open up through your hard work!

Secrets to Making Goals

Without clearly defined goals, your roadmap to financial freedom will not be clear enough to follow. Specific goals guide you from landmark to landmark so you'll know where your efforts are leading you. Then you'll have successes to celebrate all along the way—sustaining your motivation and encouraging you toward greater financial fitness. It's just like plans for winning the matches are needed to claim victory over the entire tournament!

Basics of Goal Setting:

When setting your goals, keep these basic principles in mind:

1. Goals must be in writing. Goals not written down are merely dreams or wishes, and easily forgotten. Put your goals in writing and update them if they change and grow. Writing down a goal makes it real.

2. Goals have to be your own. If you're only persuaded to make a goal—and you don't fully adopt it yourself—it will lack the power of true commitment. Like the commitments you've made to yourself at the end of each workbook section, if you don't embrace and own them, you'll likely find yourself sidetracked or stalled on your path to financial freedom. Make goals you honestly believe in, and you'll find yourself more motivated and less frustrated as you work to achieve them.

3. Goals must benefit you. Goals must have a real benefit for you or your family. If goals are only for fleeting enjoyment or acclaim—you're likely to lose interest if the going gets tough. Goals must have real value or mark a positive step or improvement. Then the journey feels worthwhile and continues to motivate you.

4. Goals need to allow for change. Goals need to be flexible, allowing you to fine-tune them or reach even further. Your priorities may change or become clearer as you progress farther down your path. As this happens, be ready to make course adjustments and recommit yourself in writing to your newly fine-tuned goal.

5. Goals need deadlines. Without a deadline, you really don't have a goal. If your journey has no planned "time of arrival," what are you aiming for? If you do need to adjust your deadline as difficulties arise, be sure to commit yourself to a new one. Without a deadline, you may wander off track or lack the momentum to ever accomplish what you've set out to do. It brings a great sense of accomplishment to achieve your goal on time or even early!

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Your Most Important Product is You!

Everyone has unique and varied roles to fill and individual goals for his/her future. It's important to keep them in mind whenever you decide to make changes or begin a new plan in your life. Your quality of life and the person you become is really your most important product.

Your Checklist for Success

Success depends on many different aspects in your life. You'll need to draw on various talents, abilities, and skills to do your best. Also, your productivity and success depend on each other. You must clearly identify and use the special strengths that help to make you who you are.

Always Go with Your Strengths...

You are your most important product, and you should always go with your strengths. You need to consider your special talents, strengths, abilities, and skills that enhance your productivity and success. Take this personal inventory to get an overall picture of your assets.

What Makes You Unique?

Everyone has unique strengths and abilities. In order to best use your individual assets, first you need to gain a clear understanding of them. Ask yourself or have a friend ask you the following questions. They're designed to help you think about your unique talents and abilities:

1. Is your natural focus on people, data, or things? What is your secondary focus?
2. Are you more comfortable working indoors or outdoors?
3. Are you more comfortable seated or standing?
4. How do you balance the need to seek greater opportunity with the need for job security?
5. Would you rather design a plan or help carry it out?
6. Is your work tempo slow or fast?
7. Are you concerned about the details or workmanship of a job?
8. Do you enjoy competition at work?
9. Would you rather work on commission or a salary?
10. Do you like a lot of direction or are you a self-starter?
11. Do you enjoy traveling in your work?
12. Do you prefer physical or mental labor or a mixture?

Once you have a handle on your nature and assets, you're ready to develop a plan for your success. When you review your experience, interests, and abilities, you'll realize your real strength is YOU! ■

Develop Your Roadmap

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Making Your Goals

In order to enhance your personal productivity and income, you'll need to make both short and long-term goals to lead you toward your ultimate goal. Use the top-priority of the most important thing you want to achieve as your guide. ■

Are you ready to create your own roadmap to success? Our certified credit counselors can help you make sense of your finances, set good long and short term goals, and get you started on your journey to financial freedom. Call to talk to a counselor today.

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