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Do you dream of having a life that is balanced in all six areas? That is:

Career Finances Family Self Development and Learning Recreation Community Involvement

Before you read this eBook please take the time to reflect on the above areas in your life. Which area is most of your time spent? Which area do you resent spending the amount of time you do? Which area do you want to spend more time in? Life was never meant to be a chore, it is to be enjoyed and every day a blessing. Take action today and make a decision to balance all areas of your life.



Debbie Carr is the Principal of Coyote Management International, a professional speaker, corporate training and entertainers bureau.

Debbie sets goals for herself and achieves them. At 43 she decided she wanted to become a Black Belt in Taekwondo, in just over one year she earned her Blue Belt, which takes her to the senior ranks. She trains nearly every day.

Her other passion is motivation and she is currently working on her goal of becoming a professional speaker and author herself in 2007. Her motivation is to show others how they can do anything they put their mind to by speaking of her own experiences and challenges in life, including having a serious illness, losing a brother to suicide and building a successful business without any capital and having left school at 16.

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TIME PLANNING AND GETTING ORGANISED

By planning each day and setting yourself goals, you will find that life becomes a little less hectic and your stress levels will decrease. It takes 15 minutes each morning to plan your day. Use these pages to identify where you waste time and print off the diary sheets and planners or invest in a good quality planner.

- 1. EVERYTHING HAS A PLACE.** Good time management means being organized and being able to locate things quickly. Ensure that everything has a place and always return the item to its home as soon as you have finished with it. A clear environment will help your head to be free of clutter as well.

- 2. PLAN YOUR DAY** Spend at least 15 minutes each morning planning your day. Complete your diary, your task list, prioritise and allow a certain amount of time for interruptions.

- 3. FILE DAILY.** Spend the time to organize a filing system. After you have read something, decide whether you will keep it and file it immediately, or if it is to be discarded do so. Use a pending file and ensure it is checked and worked on daily. Train your mind to remember that each piece of paper gets handled once then it is either filed, reassigned and filed, delegated or discarded.

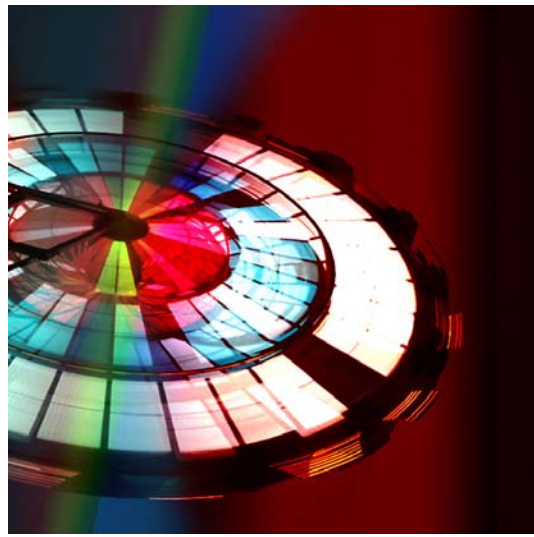
- 4. SIMPLIFY.** Hoarding creates chaos and time wasting. Have a look at your environment and take stock yearly. If you have items that you have not looked at for some time, consider if you really need to hold on to these.

- 5. DUE DATE.** Ensure that tasks are assigned a due date and complete the task by the date specified.

- 6. PRIORITISE.** Ensure that you give all tasks a priority rating i.e.

Priority 1
Urgent
Week
Month
Ongoing

- 7. CLEAR DESK POLICY.** Try keeping your desk clear. You only need one tray for work in progress (in) and one for (out). Keeping a clear desk will help you to feel less overwhelmed and more in control. When not in use put it away.
- 8. DO IT NOW!** Don't delay tasks and projects. If you can't do it straight away add the item to your task planner and assign a due date. Ensure you complete the task by the date given.
- 9. DELEGATE OR SAY NO.** Don't be afraid to delegate tasks to others if possible. Some people believe only they are reliable to complete certain tasks, don't fall into this trap. It's OK to say no sometimes. Don't take on extra tasks if you don't have the time.
- 10. ALWAYS CARRY A NOTEPAD.** Keep a notepad or journal with you at all times and write down any thoughts that you wish to remember. Once you have written these down you can forget about it until you action it or write it into your diary.
- 11. LIMIT TIME ON THE TELEPHONE.** If you are taking a call from someone you know will keep you busy for longer than you can spare, you could say that you only have 5 minutes as you have an appointment scheduled.
- 12. NO TIME IS WASTED.** No one likes being kept waiting with train delays, medical appointments etc but change the way you think as this being a great opportunity for catching up on that reading you have been putting off, planning the next week and re-affirming your goals.
- 13. TIME OUT FOR SELF.** Always schedule time out for yourself.



Ways to improve the effectiveness of meetings

Meetings take up a lot of time and are often not effective in achieving the objective. Here are some tips on ways to improve this situation.

- If you are chairing the meeting, **ensure that you stick to the agenda**. Don't be afraid to stop people talking too long or interrupting. Others will thank you for it.
- **Is the meeting absolutely essential?** Can you achieve the objective by some other means?
- Send meeting notes before the scheduled time and **ask the participants to prepare before attending**.
- **Always send an agenda**. If an agenda item is submitted ask for any supporting documentation to circulate prior to the meeting, the likely amount of time it will take and if there is a possible solution.
- If participants can resolve an issue prior to attending the meeting, encourage them to **just send you the results**.
- Prepare an action list during the meeting and **assign jobs and deadlines to relevant participants**.
- If discussion on an item is taking too long, ask **“are we ready to make a decision yet?”**.
- Don't be afraid to tell the other participants before the meeting **that you only have limited time**.
- **Suggest the meeting be held standing up** – this is sure to move things along quickly.



APPOINTMENT SCHEDULE

PROJECT/APPOINTMENT	TIME	FOLLOW UP UP (DATE DUE)	NOTES
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		
	Start: End:		

TASK LIST

DATE: _____

ITEM	RATING	STATUS	DUE DATE
	Priority 1 Urgent Week Month Ongoing	Completed Follow up Awaiting on information Delegated elsewhere Ongoing	No further action Date: _____ Ongoing
	Priority 1 Urgent Week Month Ongoing	Completed Follow up Awaiting on information Delegated elsewhere Ongoing	No further action Date: _____ Ongoing
	Priority 1 Urgent Week Month Ongoing	Completed Follow up Awaiting on information Delegated elsewhere Ongoing	No further action Date: _____ Ongoing
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	Priority 1 Urgent Week Month Ongoing	Completed Follow up Awaiting on information Delegated elsewhere Ongoing	No further action Date: _____ Ongoing

MY GOALS ARE:

GOAL	REASON	REALISTIC VALUE OF ACHIEVING

IDENTIFYING WHERE TIME GOES

TIME SPENT ON	ACTUAL	IDEAL
Sleeping		
Breakfast/Getting Ready		
Traveling to and from work (other)		
Settling in at work		
Meetings (including traveling)		
Actual work		
Breaks		
Interruptions		
Emails		
Phone calls		
Traveling home		
Time with spouse		
Time with family		
Dinner		
Entertainment		
Reading, learning and other self development		
Sport/Exercise		
Preparing for Bed		
Other		

BALANCING WORK AND HOME

Most people lead demanding lives. One of the biggest problems we face is trying to fit everything in. This is where we need to establish our work life balance i.e. making time for everything.

Write down in the categories below (if applicable) what you are trying to balance in your life:

Career	Finances	Family	Self Development and Learning	Recreation	Community Involvement
How many items in this group:	How many items in this group:	How many items in this group:	How many items in this group:	How many items in this group:	How many items in this group:
How much time is spent on each item in this group?	How much time is spent on each item in this group?	How much time is spent on each item in this group?	How much time is spent on each item in this group?	How much time is spent on each item in this group?	How much time is spent on each item in this group?
How much time would you like to spend on each item in this group?	How much time would you like to spend on each item in this group?	How much time would you like to spend on each item in this group?	How much time would you like to spend on each item in this group?	How much time would you like to spend on each item in this group?	How much time would you like to spend on each item in this group?

GOAL SETTING AND FOLLOWING THROUGH

Career	Finances	Family	Self Development and Learning	Recreation	Community Involvement
What are your goals for this category?	What are your goals for this category?	What are your goals for this category?	What are your goals for this category?	What are your goals for this category?	What are your goals for this category?
Which of these are most important ?	Which of these are most important ?	Which of these are most important ?	Which of these are most important ?	Which of these are most important ?	Which of these are most important ?
What is a realistic time frame for these goals (you can break them into steps).	What is a realistic time frame for these goals (you can break them into steps).	What is a realistic time frame for these goals (you can break them into steps).	What is a realistic time frame for these goals (you can break them into steps).	What is a realistic time frame for these goals (you can break them into steps).	What is a realistic time frame for these goals (you can break them into steps).

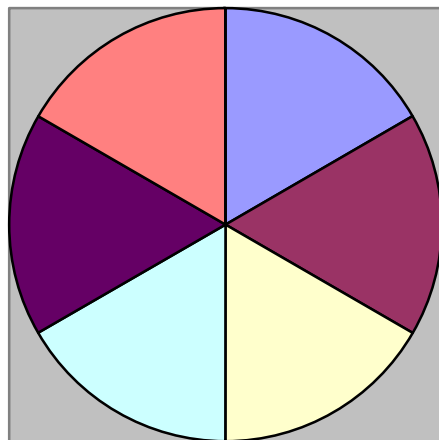
Suggestion:

You may like to create a goal folder and assign a page for each of the 6 categories.

STRATEGIES TO HELP YOU ACHIEVE YOUR GOALS

- **Reward yourself when you achieve a goal**
- **Plan ahead**
- **Not everything will go as planned, accept this and it will be less stressful**
- **Be realistic about things that you can or cannot change**
- **Try to work when you are at your highest energy levels**
- **Write your goals down in a special notebook or create a spreadsheet mapping out milestones as they are achieved**
- **Don't be afraid to ask for help**
- **Involve the important people in your life, even if it only to bounce off ideas with**
- **Use your networks**
- **Do it now**
- **Sometimes you have to say 'no' to other requests**
- **Establish routines and stick to them**
- **Be aware that many small steps can equal one big one**
- **Establish deadlines**
- **Focus on the completed goal**
- **Don't give up**
- **Make a commitment to yourself**
- **Reward yourself when you reach milestones**

REALISING GOALS



- FAMILY
- SELF DEVELOPMENT
- FINANCES
- RECREATION
- COMMUNITY INVOLVEMENT
- CAREER

1. Use the wheel to access and note your current progress in each area of your life. The centre of circle represents no progress whereas the outside represents mastering the area.
2. Create goals to support continued progress in each area.

PRIORITY	GOAL DESCRIPTION	TARGET DATE	COMPLETION DATE

GOAL ACTION PLAN

GOAL

TODAYS DATE	AREA
TARGET DATE	COMPLETION DATE

Is my goal SMART?	Yes	No
S pecific	<input type="checkbox"/>	<input type="checkbox"/>
M easurable	<input type="checkbox"/>	<input type="checkbox"/>
A ction Oriented	<input type="checkbox"/>	<input type="checkbox"/>
R ealistic	<input type="checkbox"/>	<input type="checkbox"/>
Time Focused	<input type="checkbox"/>	<input type="checkbox"/>

Benefits of goal achievement:	
OBSTACLES	SOLUTIONS

notes

STEPS TO ACHIEVING GOAL:

1. _____ Due: _____ Completed: _____
2. _____ Due: _____ Completed: _____
3. _____ Due: _____ Completed: _____
4. _____ Due: _____ Completed: _____
5. _____ Due: _____ Completed: _____
6. _____ Due: _____ Completed: _____
7. _____ Due: _____ Completed: _____
8. _____ Due: _____ Completed: _____
9. _____ Due: _____ Completed: _____
10. _____ Due: _____ Completed: _____

TO CELEBRATE COMPLETING THIS GOAL I AM GOING TO

RESOURCES

If they succeeded! So can you!

They hit their goals, achieved their wealth, their financial freedom, their peace of mind. They all did it by helping others, just like you, achieve their goals and dreams. Click on the following link to hear from:

- | | | |
|------------------------------|-----------------|--------------------------|
| ■ Brian Tracy | ■ Jon Gordon | ■ Robert Anthony |
| ■ Tom Hopkins | ■ Chris Widener | ■ Cynthia Kersey |
| ■ Les Brown | ■ Jim Donovan | ■ Stephanie Frank |
| ■ Doug Firebaugh | ■ Marcia Wieder | ■ Barry Donalson |
| ■ Stephen Pierce | ■ Guy Finley | ■ Kurt Mortensen |
| ■ Tony Alessandra | ■ Rene Godefroy | ■ Marshall Goldsmith |
| ■ Denis Waitley | ■ John Assaraf | ■ Eric Lofholm |
| ■ John DiLemme | ■ Matt Bacak | ■ Jeff Keller |
| ■ Charlie "Tremendous" Jones | ■ Mike Lemire | ■ Bob Scheinfeld |
| ■ S. Truett Cathy | ■ Mike Dooley | ■ Steve Siebold |
| ■ Bill Bailey | ■ Willie Jolley | ■ Annie Jennings |
| ■ Randy Gage | ■ Joe Vitale | ■ Eva Gregory |
| ■ John Harricharan | ■ Max Steingart | ■ ...and over 60 others! |

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CHANGE YOUR THOUGHTS, CHANGE YOUR LIFE It's the book that's changed the life of millions. "I have personally read *As a Man Thinketh* over 25 times." - Mark Victor Hansen, co-author, the Chicken Soup books. [Download a FREE eBook of James Allen's "As A Man Thinketh."](#)

Listen to OneCoach founder **John Assaraf** and discover why your brain may be or "is" getting in the way of achieving your business and life's goals. Rated a "10" by members. [CLICK HERE](#)

Why don't you perform the very powerful technique above and have a really good think about the answers to the questions. Once you have done that I would also highly recommend the *Activate Your Life Book* and *90 Day Program* as an excellent way to experience EASE in your Health, Wealth, Relationships, Career and Business, in 90 days or less. For details visit [ACTIVATE YOUR LIFE](#)

CONCLUSION

Most mornings I go down to the beach at 6.00 a.m walk up to a lookout to see if I can spot a whale, if I am fortunate enough to see one, I'll spend 10 minutes just looking in awe. Then I practice my Taekwondo, as I look over the vast ocean, the sun reflects off the water and the picture is surreal. I remember this image when I practice the patterns in class, this helps me to ignore the people watching me and just focus on what I am doing. I go back to my mind and I'm alone again on my cliff and no one is watching me.

Once I finished training I walk down and sit on the rocks and think **and feel** about all the things I am truly grateful for. Then I contemplate my day ahead and visualise everything I want in my life as if I already have it. I realise not everyone can do this each morning, but finding your own very special space, and getting up half an hour earlier than usual to go there, is a great way to start your day. It was whilst at my special space recently that I thought about the risks I have taken in life and how grateful I am that I did, so I wrote the following article.

Do I or don't I? by Debbie Carr

Fear stops many of us from truly expressing who we are and achieving our dreams. Some of us are risk takers, all of us make mistakes and I would say all of us have experienced fear at some stage or another. In this article I am talking about the type of fear that stops us from moving on, achieving what we want in life and being happy.

The lesson I have learnt through my own experience is that if you move through the fear, acknowledge it's there, but just do what you want to do anyway, it gets easier and easier until the fear no longer exists. I remember the first cold call I had to make. I kept putting it off and putting it off, until eventually I picked up the phone shaking with fear and made my call. To my delight, the lady on the other end was very pleasant. It took a lot more calls before I got to the stage where I can happily pick up the phone and cold call anyone without even thinking about what I'm going to say, **it is such a natural thing for me to do now.**

I am a risk taker. I take calculated risks. Taking risks is good, I'm not talking about anything that could physically harm you, end your life, investing in Acme's latest **Road Runner Extinguisher** shares without proper investigation, or God forbid, riding on a rollercoaster! (My friends and family will find that very amusing). I am still working on my rollercoaster fear!

Let's take for example speaking in front of people. The thought used to make me break out into a sweat, and I'm sure many of you will know what I am talking about. Now, I don't think twice about it, because I made myself get up in front of the mic whenever the opportunity arose and I just got used to it. This is a good thing, because my goal for next year is to be on the speaking circuit. To prepare myself for this professional speaking goal I have taken some other steps. I am writing a book about my very interesting and at times challenging life. Once upon a time I would have been too scared to think of myself as an author. To overcome this fear I started to write articles for others to read. Because I took the step to have some of them published on various online article websites, I have the confidence to keep writing.

The biggest risk I took was leaving my full time job to start the bureau. In hindsight I think I should have kept the full time job for a bit longer, as it was very challenging, now of course, I am glad I did because I am so passionate about what I do. It was terrifying making the decision to leave that paid security but I did it anyway, I figured I could always get another job if things didn't turn out.

Sometimes in life we miss out on the things we really want because we are too scared to move

out of our comfort zone. We won't ask that person out because we **might get rejected**. We won't commit to a relationship because **we might get hurt**. We won't write that book because it **might not get published**. We won't stand up and do that comedy routine because we **might get booed off stage**. We won't leave our job because our new one **might be even worse**. We won't spend that money on a holiday because **we might need it in an emergency**. We won't ask that question we want to in a seminar because people **might think we are stupid**. We won't enter the talent contest because we **might not win**. We won't say I love you because they **might not love us back**. If you are fearful of doing something that you really want to and you try and it doesn't work out the way you planned, so what? Another chapter of your life closed...next one please!

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