



SPECIAL TOPIC Lifestyle & Wellness

BALANCE

"If you are going to let the fear of poverty govern your life . . . your reward will be that you will eat, but you will not live."
-GEORGE BERNARD SHAW

"I think the person who takes a job in order to live -- that is to say, just for the money -- has turned himself into a slave."
-JOSEPH CAMPBELL

"To live your life to its fullest, you must find a way to put your heart and soul into your work. Failing to find the work you love has costs, not only to your self-esteem, relationships, health, and creativity, but to your world. As a human community, we all lose when people's creative abilities do not find expression in constructive, purposeful action."
-LAURENCE BOLDT

"Achieving a healthy sense of balance in our lives is central to overall success and happiness. It is important, therefore, that we seek equilibrium among such major factors in our lives as career, leisure, family, and community."
-HECKLINGER & BLACK

"The degree of satisfaction which you get from your work directly affects the degree of health and vitality in the rest of your life."
-TOM JACKSON

LIFESTYLE

What kind of life do you want to live? A well-developed, balanced lifestyle may hold the key to future success, happiness and fulfillment. Therefore, in considering any career or life decisions, it is very useful to evaluate what lifestyle considerations are important to you.

Is your career compatible with your lifestyle? Does your career give you adequate time, energy and space to pursue your lifestyle? How can you structure your life and career so that you can fulfill your lifestyle priorities?

Your total lifestyle is key to your life satisfaction and to your general mental and physical well-being. It is important to maintain a variety of interests and activities outside of your work that can form the basis of a well-rounded lifestyle. Integrating your career and your lifestyle is vital to your ultimate happiness.

Have you given any thought to your own personal lifestyle considerations? Where would you like to live? What region? Rural setting? Urban setting? What climate? What kind of house? What kind of neighborhood? What activities do you want to be involved in? Community service? Church? Family? Cultural activities? What forms of entertainment? Sports? Hobbies? Do you want to travel? Visit with friends? Go shopping?

LIFE PLANNING

"Caught between the longing for love and the struggle for the legal tender."
-JACKSON BROWNE

"As far as possible, without surrender, be on good terms with all persons. Speak your truth quietly and clearly, and listen to others. If you compare yourself with others, you may become vain or bitter. Enjoy your achievements as well as your plans. Keep interested in your own career. Be yourself. Beyond a wholesome discipline, be gentle with yourself. Be at peace with God, whatever you conceive him to be. And whatever your labors and aspirations, in the noisy confusion of life, keep peace in your soul. Be cheerful. Strive to be happy."
-MAX EHRMANN



BALANCED LIFESTYLE

"No matter how old you are, what job or career you have, what your background may be, what your family situation is, or who you are, it is essential that you actively plan the lifestyle that you want to live. Your career will play a very important role in your lifestyle, but there are many other factors to consider. Some may be as important or even more important than your career. Your interests, family activities and responsibilities, recreation, religion, community activities, friendships, and many other parts of your life all contribute to the definition of your unique self and help to determine your happiness and satisfaction with life. It is vital to maintain a balanced lifestyle, one that involves a variety of activities and interests. It is important to build a pattern of activities and interests that you can take with you through life."

-HECKLINGER & BLACK

LIFE SATISFACTION

Your lifestyle is unique. Consider the factors that make up an enjoyable lifestyle and a long, healthy life. What steps can you take now to develop a well-rounded, well-balanced lifestyle? In what ways is your total life enhanced and enriched? What elements play an important role in your life satisfaction?

In recognizing the interrelatedness of career and life, consider the following factors: Career, Friends, Education, Vacation, Hobbies, Colleagues, Relationships, Home, Community, Entertainment, Health, Finances, Recreation, Service, Diet, Leisure, Exercise, Religion, Family, Spirituality, Politics, Knowledge, Culture.



THE GAME OF LIFE

"All the world's a stage, and all the men and women merely players."

-WILLIAM SHAKESPEARE

"The trouble with the rat race is that even if you win you're still a rat."

-LILY TOMLIN

"Is the system going to flatten you out and deny you your humanity, or are you going to be able to make use of the system to the attainment of human purposes?"

-JOSEPH CAMPBELL

"We can play the game of society or career without believing that *success*, or the societal approval and status it brings, makes us any better as human beings -- or that we are any worse for failing to achieve these. The irony is that the more we feel we need to win, the less likely we are to, or to enjoy it, if we do. When we do what we do for its own sake, it remains play. When we love and enjoy what we are doing, we naturally do it well."

-LAURENCE BOLDT

"The game of life is not so much in holding a good hand as playing a poor hand well."

-H.T. LESLIE

QUALITY OF LIFE

"You can get all A's and still flunk life."

-WALKER PERCY

"The good life is one inspired by love and guided by knowledge."

-BERTRAND RUSSELL

"Surely, life is more than eating and drinking, more than buying and selling, more than getting and spending, more than the cultivation of the mind and a healthy body. It is the widening of our horizon, the broadening of our vision, the reaching out to eternal realities, the discipline of self."

-E. CLOWES CHORLEY

"The great use of life is to spend it for something that will outlast it."

-WILLIAM JAMES

"This is the true joy in life, to be used for a purpose recognized by yourself as a mighty one. I am of the opinion that my life belongs to the whole community, and as I live it is my privilege to do for it whatever I can. I want to be thoroughly used up when I die, for the harder I work, the more I love. I rejoice in life for its own sake. Life is no brief candle to me. It is a sort of splendid torch, which I've got a hold of for the moment. And I want to make it burn as brightly as possible before handing it on to future generations."

-GEORGE BERNARD SHAW

TOTAL WELLNESS

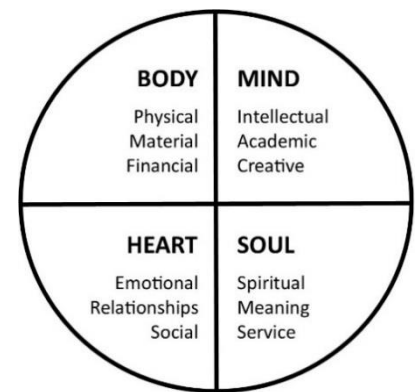
To achieve balance in your life requires a concentration on total wellness. Total wellness is represented by the ideal balance that exists in the lives of successful individuals who strive to be whole or complete human beings. To be well-rounded is to recognize the various dimensions of your personal development. Human beings are multi-dimensional creatures. We can refer to these dimensions as body, mind, heart, and soul. Or perhaps as physical, mental, emotional, and spiritual.

The growth of effective individuals occurs in a variety of different areas and in a variety of different ways. Well-rounded individuals seek to develop all aspects of their personality, and endeavor to grow and mature in each dimension. To be successful, you must have a broad perspective on life that comes from an array of experiences.

"He grew in wisdom and stature, and in favor with God and men."

-NEW TESTAMENT

Well-rounded, broad-based individuals understand the importance of growing in *wisdom* (intellectual) and *stature* (physical), and in favor with *God* (spiritual) and "*men*" or *other people* (social or emotional). Well-rounded individuals are aware of all the major dimensions of their personal growth and seek equilibrium among the many interrelated facets of their personality. Any excessive attention to a single area or any negligence of a single area could cause an unhealthy imbalance.



LIFECAREER

"The lifecareer process is guided by inner knowledge, not according to another's view and vision, but to the timing and rhythm of one's own mission or reason for being. One's physical, mental, emotional, and spiritual needs tend to come into balance as one actively engages in the process. Realizing the interconnectedness of all things contributes to greater consciousness and growth in understanding in the lifecareer process. Persons must use their career compass of experience, intelligence, and intuition."

-MILLER-TIEDEMAN

LIFE NEEDS

"There are certain things that are fundamental to human fulfillment. If these basic needs aren't met, we feel empty and incomplete. Each of these needs is vitally important. Any one of these needs, unmet, reduces quality of life. Any of these needs, unmet, can become a black hole that devours your energy and attention. The essence of these needs is captured in the phrase, *to live, to love, to learn, to leave a legacy*. These needs are real and deep and highly interrelated. Some of us recognize that we have these needs, but we tend to see them as separate *compartments* of life. We think of *balance* as running from one area to another fast enough to spend time in each one on a regular basis. But the *touching bases* paradigm ignores the reality of their powerful synergy. It's where these four needs overlap that we find true inner balance and deep fulfillment."

-STEPHEN COVEY

To Live...

Our physical need for food, clothing, shelter, economic well-being, and health.

To Love...

Our social or emotional need to relate to other people, to belong, to love and be loved.

To Learn...

Our intellectual or mental need to develop and to grow.

To Leave a Legacy...

Our spiritual need to have a sense of meaning, purpose, personal congruence, and contribution.



LIFE DIMENSIONS

PHYSICAL

The physical part of a person's life centers on the fitness of the body and the attainment of material possessions. It emphasizes recreational activity, proper diet, muscular development, physiological health, financial security, and the creation of resources as the means of becoming a better person. Development in this area involves regular exercise, proper nutrition, adequate rest, economic thrift, and principles of industry. Do you have sustained energy and physical capacity throughout the day -- or are there things you'd like to do that you can't do because you feel tired, ill, or out of shape? Are you in a position of financial security? Are you able to meet your needs and have resources set aside for the future -- or are you in debt, working long hours, and barely scraping by?

INTELLECTUAL

The intellectual or mental dimension of an individual's personal growth centers on educational, academic or creative matters. The broadening of a person's mind, the sharpening of mental awarenesses, an openness to ideas that challenge one's thinking, and attention to continuous learning are the traits of an effective individual. Growth in this area involves reading and researching in an effort to be an informed and updated individual. Are you constantly learning, growing, gaining new perspectives, and acquiring new skills -- or do you feel stagnant? Are you being held back from career advancement or other things you'd like to do because you don't have the education, training, or skills?

EMOTIONAL

The emotional or social aspect of a person's development is concerned with a conscious awareness of one's own feelings and a genuine sensitivity to the feelings of others. It is concerned with effective interpersonal communication and positive social interaction. An individual's maturity in this area is characterized by showing respect for other people, fostering meaningful relationships, building positive self-esteem, and enjoying satisfying life experiences. Maturity in this area involves principles of trust, responsibility, and commitment. Do you enjoy rich, satisfying relationships with others? Are you able to work with others effectively to accomplish common purposes -- or do you feel alienated and alone, unable to spend quality time with the people you love, or challenged in trying to work with others because of misunderstanding and miscommunication?

SPIRITUAL

The spiritual realm of one's life concerns itself with the ongoing search for meaning and truth. Pondering philosophical and religious questions, wrestling with ethical dilemmas, addressing moral issues, providing service to one's community, and expressing one's own values and beliefs are all part of spiritual maturity. Renewal in this area might involve meditation, prayer, worship, altruistic service, studying the wisdom of sacred literature, and ultimately living for something higher than self. Do you have a clear sense of direction and purpose that inspires and energizes you -- or do you feel vague about what's important to you and unclear about what you really want to do with your life?

SACRED LANGUAGE

Some of the important language and terminology associated with career concerns tend to be somewhat philosophical. We can even find some religious and spiritual roots in words that have now become commonplace.

Work or "opus" - Work of art. Referring to the process, not just the finished product.

Job or "jobbe" - Piecework. Lump. Task. Petty piddling work.

Career or "carre" - Cart, chariot. Path. Movement or direction.

Vocation or "vocare" - Vox or voice. Voice of God. Calling. Mission or ministry.

Profession or "profiteor" - To profess. To admit openly. To express. To reveal.



WORK & MEANING

It is often important for a serious-minded person to discover, not only his or her job, not only a career, but perhaps a calling. The word *vocation* comes from the Latin word *vocare*, which means "to call." In this context, your career can be described as your life's work, your divine purpose, your mission or ministry, or a summoning from God. Some perspectives on vocation see one's calling as a partnership with God, a cosmic participation as a co-creator. Using this view, we see the human worker as a living expression of the ongoing creation and renewal of the world. In this regard it is not difficult to see that there are spiritual aspects to the process of career counseling. There are themes and motifs present in the search for a career that are transcendent... Congruency and Wholeness... Balanced and Well Rounded... Self Actualized... Quest for Meaningfulness... Sense of Purpose... Worthwhile Work... Connectedness... Purposeful Activity... Social Contribution... Making a Difference.

SPIRIT & WORK

"The spiritual quest to become more complete, more whole, usually involves our choices about work."

-MARK SAVICKAS / The Spirit in Career Counseling

"In all the work we do... the job and career... impenetrable mysteries are involved. In our work we find deep pleasure, meaning, fulfillment, and a way to make a living. When the unique character of our soul blends with the character and quality of our work, we find a sweet blend of nature and effort that heals many wounds. Finding the right work often appears to be the panacea that will finally make life worth living. A career gives us our very identity and offers a profound sense of meaning and purpose in life. What we do in life is the most important factor in expressing our individuality. The work we do reveals our values, vision, longings and desires, ethical sensitivity, and passions... the greater part of our soul."

-THOMAS MOORE / The Re-Enchantment of Everyday Life

"The decision as to what your career is to be is a very deep and important one, and it has to do with something like a spiritual requirement and commitment."

-JOSEPH CAMPBELL

"There is a strong desire among workers for meaning in work. Those who do express satisfaction in work claim to find meaning beyond compensation."

-HARVEY HUNTLEY JR. / The Theology of Work

"Spirituality is the recognition that we can be influenced by factors that extend beyond tangible concerns... It reflects the human yearning to touch something significantly greater than ourselves. Spirituality can be developed from a religious, philosophical, ethical, or moral framework. Ideally it should have a humanizing influence on people, helping us to understand ourselves better so that we can positively affect other people. Spirituality can act as an organizing principle... anchoring us and helping us to place the choices we make and the balance we create within our lives in a meaningful perspective."

-MARIAN STOLTZ-LOIKE / Creating Personal & Spiritual Balance

CAREER AS CALLING

"Everyone has been made for some particular work, and the desire for that work has been put in every heart."

-JELALUDDIN RUMI

"We conceive of work as that which people do out of a sense of calling that gives their lives meaning, direction, and purpose."

-HARVEY HUNTLEY JR. / *The Theology of Work*

"Where your talents and the needs of the world cross, there lies your vocation."

-ARISTOTLE

"I beg you to lead a life that is worthy of the calling to which you have been called."

-ST. PAUL / Letter to the Ephesians

"I think most of us are looking for a calling, not just a job. Most of us have jobs that are too small for our spirit."

-NORA WATSON / From *Working* by Studs Terkel

"Everyone has a specific place in life, ordained by God. A *call* is seen as a summoning from God to which we are all asked to obey; people are to respond responsibly in achieving a divine purpose. Gradually, a clearer call comes from the challenge of the work and the needs of those to be served. A divine call usually involves serving or benefiting others. One who would answer a *call* must first be open to listening with the ear of discernment, the well-known *third ear*. Then we will be more prepared for the possibilities of greater potential and sense of mission."

-CAROLE RAYBURN / *Vocation as Calling*

"Through work, people express something of their inner being, so that work assumes meaning depending upon a person's sense of purpose in life."

-HARVEY HUNTLEY JR. / *The Theology of Work*

"A growing number of people are expecting to find a place for their heart and soul in their work, a place to express their unique talents and abilities. They want a greater sense of joy and meaning in their work. Your life's work is the work you were born to do - the most appropriate vehicle through which to express your unique talents and abilities. More than a job or a career, it is your special gift to humanity. Traditionally, your life's work was called a *vocation*, a word which literally means *calling*. Your calling or life's work is your unique and living answer to the question, *What am I here to do on this earth?*"

-LAURENCE BOLDT / *How to Find the Work You Love*



HEEDING THE CALL

In his book, *How to Find the Work You Love*, author Laurence Boldt suggests that people may experience difficulty in heeding their call to do the work they were born to do. They may be distracted or preoccupied. He suggests that the things that might keep someone from listening to their call might include the negative things we tell ourselves, those voices in our head that discourage us... the voice of gloom and doom... the voice of conformity... the voice of self diminishment... the voice of idle complaint. And heeding the call is a matter of considering the kind of call that compels or inspires you... the call of conscience... the call of compassion... the call of talent... the call to greatness.

"You work that you may keep pace with the earth and the soul of the earth. For to be idle is to become a stranger unto the seasons, and to step out of life's procession, that marches in majesty and proud submission towards the infinite. When you work you fulfill a part of earth's furthest dream, assigned to you when that dream was born. And in keeping yourself with labor you are in truth loving life, and to love life through labor is to be intimate with life's inmost secret. Work is love made visible. And if you cannot work with love but only with distaste, it is better that you should leave your work and sit at the gate of the temple and take alms of those who work with joy."

-KAHLIL GIBRAN / *The Prophet, On Work*

VALUES CLARIFICATION

It is helpful for individuals to assess their interests, skills, and values. In identifying their interests, they help their clients recognize what they enjoy doing, what they have a passion for, and what adds variety, enrichment, and energy to their lifestyle. In identifying their skills, they help their clients recognize what they are good at doing, their talents and abilities, and in so doing build confidence, self-esteem and feelings of success.

It is important to explore one's activities beyond identification of interests and skills, but to also address spiritual issues by clarifying one's values. What is important to you? What are your beliefs? What are your priorities? What are your guiding principles? Clarifying values provides basis for deriving purpose, meaning, and connectedness in life.

"Career counseling that cares for the spirit seeks to identify how clients wish to spend their lives and which projects are worth their lives. A deeper approach to matching possible occupations tries to identify occupations that implement and develop character itself. The job should manifest who individuals are and want to become. At the deeper level, career counselors can discuss how work will nourish the client's spirit and implement the client's passion and projects."

-MARK SAVICKAS / *The Spirit in Career Counseling*

"We cannot separate our philosophy of life from the practical choices we make about career. Doing the work you love means living your philosophy. It means putting your values to work by determining to make what you do reflect who you really are."

-LAURENCE BOLDT / *How to Find the Work You Love*



WORK IN RELIGIOUS TRADITIONS

A proverb of ancient Greek philosophy states, "Choose a job you love, and you will never have to work a day in your life."

According to ancient Celtic philosophy, "The three foundations of spirituality are hearth as altar, *work as worship*, and service as sacrament."

The Tao Te Ching of Zen tradition says, "In work, do what you enjoy."

The Bhagavad Gita of Hindu tradition says, "They all attain perfection when they find joy in their work."

Thomas Aquinas, Roman Catholic priest, says "Always rejoice in the good work that you do."

Buddha's eightfold path includes a focus on "having the right livelihood."

TIME MANAGEMENT

"Time is an unusual commodity. It can't be saved. You can't stockpile time like wood for your stove or food for the winter. Time is a resource that you cannot renew. If you are out of wood, you can chop some more. If you are out of money, you can earn a little extra. But when you're out of time, that's it. When this minute is gone, it's gone."

-DAVID ELLIS

"Time is a resource. Time is life. Time is money. To be successful in controlling your most valuable resources, it is important to not only learn to manage time, but to manage your work and yourself."

-EDWIN BLISS

"One of the best lessons that anyone can learn in life is how to use time wisely. Consider what can be done in ten minutes. Learn to use ten minutes intelligently and it will pay you huge dividends."

-WILLIAM IRWIN

"Remember that time is money. Waste neither time nor money, but make the best use of both."
 -BENJAMIN FRANKLIN

"The longer I live, the more importance I attach to a person's ability to manage and discipline himself. The person with the capacity for self-discipline can tell himself to do the truly important things first."
 -RAY KROC

URGENCY VS IMPORTANCE

"Anything less than a conscious commitment to the important is an unconscious commitment to the unimportant."
 -STEPHEN COVEY

"Realize that urgency itself is not the problem. The problem is that when *urgency* is the dominant factor in our lives, *importance* isn't. Giving urgency dominance gets us caught up in doing without stopping to ask if what we're doing really needs to be done."
 -STEPHEN COVEY

"The *important* task rarely must be done today, or even this week. The *urgent* task calls for instant action. The momentary appeal of these tasks seems irresistible, and they devour our energy. But in the light of time's perspective, their deceptive prominence fades; with a sense of loss we recall the vital task we pushed aside. We realize we've become slaves to the tyranny of the urgent."
 -CHARLES HUMMEL

"The purpose of learning to employ every minute properly is to unclutter our hours, deliver us of feverish activity and earn us true leisure."
 -ROBERT UPDEGRAFF

TIME BALANCE

Stephen Covey, author of *Seven Habits of Highly Effective People* and *First Things First*, presents his time management strategies as principles of personal management. He states, "It is self-awareness, imagination, conscience, and, most importantly, independent will that really make effective self-management possible." He introduces his time management matrix as a balance between two factors: *Urgency* and *Importance*. What are the results of how we choose to spend our time and focus our energies? Consider the time management matrix and the following results. Note that *Quadrant II* is the preferred quadrant for responsible people.

		URGENT	NOT URGENT
IMPORTANT	QUADRANT 1 Urgent Important	QUADRANT 2 Not Urgent Important	
	NOT IMPORTANT	QUADRANT 3 Urgent Not Important	QUADRANT 4 Not Urgent Not Important

TIME QUADRANTS

Quadrant I - Urgent and Important

The Quadrant of Crisis. Pressing problems, deadline-driven projects and meetings. Handling irate customers, meeting deadlines, repairing broken equipment, emergency medical incidents, tending to a crying child. This is where we manage, where we produce, and where we bring our experience and judgment to bear in responding to many needs and challenges. We can't ignore these tasks. Many important activities become urgent through procrastination. Results: stress, burnout, crisis management, and always putting out fires.

Quadrant II - Not Urgent and Important

The Quadrant of Quality. Preparation, anticipation and prevention of problems, values clarification, relationship building, long-range planning, recreation, empowerment of self and others. Recognizing new opportunities, broadening our minds and increasing our skills through reading and continuous professional development and education, preparing for important meetings, and investing in relationships through deep, honest listening. This is where we increase our ability to *do* by preventing tasks from becoming urgent. This is the arena of personal leadership. Results: vision, perspective, balance, discipline, control and fewer crises.

Quadrant III - Urgent and Not Important

The Quadrant of Deception. Interruptions, some phone calls and mail, some reports and meetings, drop-in visitors, many proximate pressing matters, many popular activities. Most of these activities, if they're important at all, are only important to someone else. We spend a lot of time meeting other people's priorities and expectations. We deceive ourselves in thinking we're engaged in worthwhile pursuits. Results: short term focus, seeing goals and plans as worthless, feeling victimized and out of control, and shallow or broken relationships.

Quadrant IV - Not Urgent and Not Important

The Quadrant of Waste. Trivia, busy work, some phone calls and mail, time wasters, pleasant "escape" activities, excessive television, mindless activities, gossiping. Results: total irresponsibility, being fired from jobs, and being overly dependent on others.

QUALITY TIME

"Urgency and importance seldom appear together. Important things are seldom urgent and urgent things are seldom important. Unfortunately, many of us spend our lives fighting fires under the tyranny of the urgent."

-MICHAEL LE BOEUF

"Many important things that contribute to our overall objectives and give richness and meaning to life don't tend to act upon us or press us. Because they're not urgent, they are the things we must act upon."

-STEPHEN COVEY

What activities that you know if you did superbly well and consistently would have significant positive results in your personal and professional life? Reacting to this question, activities that tend to be identified as important include the following: Improving communication... Better preparation... Better planning and organizing... Taking better care of self... Seizing new opportunities... Personal development... Empowerment.

CHRONOS & KAIROS

Chronos... The Greek word *chronos* describes chronological time or the quantity of time. It is seen as linear and sequential. No second is worth any more than any other second. It's all about calendars, schedules, and appointments. It's about speed and efficiency. We might ask: Did you make good time?

Kairos... The Greek word *kairos* describes appropriate time or the quality of time. Time is something to be experienced. It is unhurried. It is measured in terms of the value you get out of it. It's about the right moment or the opportune time or season. It's about making good use of time or being mindful of the present moment. We might ask: Did you have a good time?

"We want to make good time. But for us now this is measured with emphasis on *good* rather than *time*. And when you make that shift in emphasis the whole approach changes."

-ROBERT PIRSIG / *Zen & The Art Of Motorcycle Maintenance*

"Time goes so fast. We don't have time to look at one another. We don't realize all that's going on and we never notice. Oh, earth, you are too wonderful for anybody to realize you. Do any human beings ever realize life while they live it, every, every minute?"

-EMILY / From *Our Town* by Thornton Wilder

"Chronos is clocks, deadlines, calendars, agendas, planners, schedules. Chronos is time at her worst. Kairos is transcendence, infinity, reverence, joy, passion, love. Kairos is sacred time. Kairos is time at her best. Chronos requires speed so that it won't be wasted. Kairos requires space so that it might be savored. In chronos, we have to *do*. In Kairos, we're allowed to *be*."

-SARAH BAN BREATHNACH

PRIORITIES

Stephen Covey, in his book, *First Things First*, describes the time management contest. He says, "Our struggle to put first things first can be characterized by the contrast between two powerful tools that direct us: the clock and the compass."



The Clock...

Represents our commitments, appointments, schedules, goals, activities...

What we do with our time... How we manage our time.



The Compass...

Represents our vision, values, principles, mission, conscience, direction...

What we feel is important... How we lead our lives.

"The struggle comes when we sense a gap between the clock and the compass, when what we do doesn't contribute to what is most important in our lives. We can't seem to walk our talk. We feel trapped, controlled by other people or situations. We're always responding to crises, putting out fires and never making time to do what we know would make a difference. We feel as though our lives are being lived for us."

-STEPHEN COVEY

"We're constantly caught up in the thick of thin things."

-NEAL MAXWELL

"We've painstakingly climbed the ladder of success rung by rung only to discover as we reached the top rung that the ladder is leaning against the wrong wall. In our race up the rungs, we simply did not take time to do what really mattered most."

-STEPHEN COVEY

"Things which matter most must never be at the mercy of things which matter least."

-GOETHE

"Look at the word responsibility... response... ability... the ability to choose your response. Highly proactive people recognize that responsibility. They do not blame circumstances, conditions or conditioning for their behavior. Their behavior is a product of their own conscious choice, based on values, rather than a product of their conditions, based on feelings."

-STEPHEN COVEY

"We're constantly making choices about the way we spend our time and living with the consequences of those choices. And many of us don't like those consequences, especially when we feel there's a gap between how we're spending our time and what we feel is deeply important in our lives. Putting first things first is an issue at the very heart of life. Almost all of us feel torn by the things we want to do, by the demands placed on us, by the many responsibilities we have. We feel challenged by the day-to-day decisions we must make regarding the best use of our time."

-STEPHEN COVEY



LEISURE

"To be able to fill leisure intelligently is the last product of civilization."

-ARNOLD TOYNBEE

"Leisure, some degree of it, is necessary to the health of every person's spirit."

-HARRIET MARTINEAU

"You were intended not only to work, but to rest, laugh, play, and have proper leisure and enjoyment. To develop an all-around personality you must have interests outside your regular vocation that will serve to balance your business responsibilities."

-GRENVILLE KLEISER

"I need my allocation of recreation."

-GREG LAKE

Leisure, recreation, and play can contribute greatly to your enjoyment of life and to your self-esteem. They can provide a very important balance to life and a valuable contrast to work. What we do in our free time, off time, or spare time can be crucial to our overall health. We certainly should give serious consideration to what we do for fun, relaxation, entertainment, amusement, and enjoyment.

Those who take time to develop and pursue interests outside of work generally have a higher satisfaction with life as they grow older. Do you have a variety of interests and hobbies outside work? Do you feel you are able to spend the amount of time you want actively pursuing your interests and hobbies? Do your interests and hobbies provide a good diversion from your work?

THE ROLE OF LEISURE

"In recent decades, the role of leisure has taken on new meaning in terms of self-expression and counseling responsibility. Career planning involves a work-leisure connection. In this conceptualization of a career, work and leisure are seen as inseparable counseling objectives that should be addressed in a holistic framework. Leisure should not be viewed as an activity that one does if and when time permits, but instead as an endeavor that requires active planning and definite time commitments. In this framework, leisure is considered an essential ingredient in life. In essence, career life planning must include planning for leisure activities that provide relaxation with family and friends."

-VERNON ZUNKER / *Applied Concepts of Life Planning*

"What is Leisure? Is it free time? Is it time away from work? Is it fun time? Many will agree that leisure is an active state of mind. A time when you have the choice as to what you want to do. It is something that is beneficial and makes you feel good in some way. It is an expression of who you are and no one can tell you how to do it, except you. If you spend no time on leisure, or your leisure lifestyle is unsatisfying, you could be having some problems you might not have considered. Did you know that having a fulfilling leisure lifestyle is directly related to life satisfaction? Poor life satisfaction can lead to boredom, poor self-esteem and then to depression."
-UNIV OF PENNSYLVANIA HEALTH SYSTEM

"Leisure-time activities are necessary to satisfy the social and psychological needs to be meaningfully involved. How does leisure contribute to the quality of life? Can leisure provide the self-esteem potentially available from work?"
-THOMAS SWEENEY / *Adlerian Counseling*



DEFINITIONS OF LEISURE

Leisure means "to be free" or "a condition of being free from work."

Recreation means "to refresh or to restore."

Play refers to "non-serious, spontaneous, pleasurable" activities.

"Recreation is an activity that is engaged in during one's free time, is pleasurable, and which has socially redeeming qualities."

-KRAUS / 1990

"Leisure is time free from obligation... residual time... free time... not work oriented. Engaged in for reasons as varied as relaxation, competition, or growth."

-HURD & ANDERSON / *Parks & Recreation Professional Handbook*

LEISURE AS TIME

By this definition leisure is time free from obligations, work (paid and unpaid), and tasks required for existing (sleeping, eating). Leisure time is residual time. Some people argue it is the constructive use of free time. While many may view free time as all nonworking hours, only a small amount of time spent away from work is actually free from other obligations that are necessary for existence, such as sleeping and eating.

LEISURE AS ACTIVITY

Leisure can also be viewed as activities that people engage in during their free time—activities that are not work oriented or that do not involve life maintenance tasks such as housecleaning or sleeping. Leisure as activity encompasses the activities that we engage in for reasons as varied as relaxation, competition, or growth and may include reading for pleasure, meditating, painting, and participating in sports. This definition gives no heed to how a person feels while doing the activity; it simply states that certain activities qualify as leisure because they take place during time away from work and are not engaged in for existence.

LEISURE AS STATE OF MIND

Unlike the definitions of leisure as time or activity, the definition of leisure as state of mind is much more subjective in that it considers the individual's perception of an activity. Concepts such as perceived freedom, intrinsic motivation, perceived competence, and positive affect are critical to determining whether an experience is leisure or not leisure.

Perceived freedom refers to an individual's ability to choose the activity or experience in that the individual is free from other obligations as well as has the freedom to act without control from others. Perceived freedom also involves the absence of external constraints to participation.

The second requirement of leisure as state of mind, intrinsic motivation, means that the person is moved from within to participate. The person is not influenced by external factors (people or reward) and the experience results in personal feelings of satisfaction, enjoyment, and gratification.

Perceived competence is also critical to leisure defined as state of mind. Perceived competence refers to the skills people believe they possess and whether their skill levels are in line with the degree of challenge inherent in an experience. Perceived competence relates strongly to satisfaction, and for successful participation to occur, the skill-to-challenge ratio must be appropriate.

Positive affect, the final key component of leisure as state of mind, refers to a person's sense of choice, or the feeling people have when they have some control over the process that is tied to the experience. Positive affect refers to enjoyment, and this enjoyment comes from a sense of choice.

What may be a leisure experience for one person may not be for another; whether an experience is leisure depends on many factors. Enjoyment, motivation, and choice are three of the most important of these factors. Therefore, when different individuals engage in the same activity, their state of mind can differ drastically.



DEFINITION OF PLAY

Unlike leisure, play has a more singular definition. Play is imaginative, intrinsically motivated, non-serious, freely chosen, and actively engaging. While most people see play as the domain of children, adults also play, although often their play is more entwined with rules and regulations, which calls into question how playful their play really is. On the other hand, children's play is typified by spontaneity, joyfulness, and inhibition and is done not as a means to an end but for its inherent pleasure.

DEFINITION OF RECREATION

There is some consensus on the definition of recreation. Recreation is an activity that people engage in during their free time, that people enjoy, and that people recognize as having socially redeeming values. Unlike leisure, recreation has a connotation of being morally acceptable not just to the individual but also to society as a whole, and thus we program for those activities within that context. While recreation activities can take many forms, they must contribute to society in a way that society deems acceptable. This means that activities deemed socially acceptable for recreation can change over time.

Examples of recreational activities are endless and include sports, music, games, travel, reading, arts and crafts, and dance. The specific activity performed is less important than the reason for performing the activity, which is the outcome. For most the overarching desired outcome is recreation or restoration. Participants hope that their recreation pursuits can help them to balance their lives and refresh themselves from their work as well as other mandated activities such as housecleaning, child rearing, and so on.

People also see recreation as a social instrument because of its contribution to society. That is, professionals have long used recreation programs and services to produce socially desirable outcomes, such as the wise use of free time, physical fitness, and positive youth development. The organized development of recreation programs to meet a variety of physical, psychological, and social needs has led to recreation playing a role as a social instrument for well-being and, in some cases, change. This role has been the impetus for the development of many recreation providers from municipalities to nonprofits such as the YMCA, YWCA, Boy Scouts of America, Girl Scouts of the USA, and the Boys and Girls Clubs of America. There are also for-profit agencies, such as fitness centers and spas, designed to provide positive outcomes.

LEISURE MOTIVATION

Four Factors Used to Define a Leisure Experience...

- 1) Perceived Freedom: implies that an individual has choices in the pursuit of a leisure experience.
- 2) Perceived Competence: are the skills an individual believe they possess, that relate to a satisfying leisure experience.
- 3) Intrinsic Motivation: leisure is sought for internal not external factors.
- 4) Positive Affect: one's ability to exert influence or control over their leisure experience.

"Why do people enjoy participating in leisure activities? What are the reasons for engaging in leisure activities? Leisure motivation includes mental stimulation, social interaction, competency building, solitude, and risk-taking."

-TOTAL LEISURE COUNSELING INC.

"Leisure activities are defined as non-work activities that are freely chosen without obligation to participate or any expectations of extrinsic rewards, such as money or praise. Leisure pursuits can be active or passive and encompass everything from sports to social activities and watching television."

-TOTAL LEISURE COUNSELING INC.

People engage in leisure activities for a variety of reasons... To learn... to unstructure their time... to satisfy their curiosity...to keep from getting bored with daily routines... to gain a feeling of belonging...to discover new things...to relax physically... to use their physical abilities... to use their imagination... to build friendships with others... to relax mentally...to explore new ideas... to develop close friendships... to rest...to interact with others...to improve their skills and abilities...to expand their knowledge... to be active... to be socially competent...because they like the challenge of a new activity...to be creative...because they sometimes like to be alone...to meet new and different people...to avoid the hustle and bustle of daily activity... to keep in shape physically...to learn about themselves...to experience life at its fullest...to relieve stress and tension...because they like to take chances...to challenge themselves...to maintain physical fitness...to confront the unexpected...to slow down... because they like to try new and thrilling activities... because they would rather participate than spectate... to do dangerous things.

LEISURE ACTIVITIES

Bicycling, Grandchildren, Bible Study, Devotional Reading, Collectibles, Collections, Golf, Fashion Clothing, Health Foods, Natural Foods, Real Estate Investments, Physical Fitness, Exercise, Needlework, Knitting, Self-Improvement, Stock & Bond Investments, Running, Jogging, Shopping, Photography, Snow Skiing, Crafts, Moneymaking Opportunities, Entering Sweepstakes, Gambling, Lottery, Bingo, Cultural Events, Arts Events, Camping, Hiking, Rafting, Fine Arts, Antiques, Home Decorating, Home Furnishing, Fishing, Foreign Travel, Wildlife, Environmental Issues, Hunting, Shooting, Automotive Work, Sports Events, Watching Sports on Television, Travel in USA, International Travel, Video Games, Cruise Ship Vacations, Boating, Sailing, Woodworking, Electronics, Community Activities, Civic Activities, Recreational Vehicles, Science, Technology, Gourmet Cooking, Fine Foods, Bird Watching, Motorcycles, Listening to Music, Wines, Wine Tasting, History & Heritage, Gardening, Book Reading, Book Club, Coin Collecting, Stamp Collecting, Visiting Museums, Attending Music Concerts, Attending Plays, Computers, Coaching, Umpiring, Swimming, Water Sports, Card Games, Social Media, Internet Activity, Chess, Checkers, Writing, Composing, Singing, Dancing



LEISURE PURSUITS

The choice of specific leisure activities may be a reflection of an individual's interests, an extension of an individual's skill, or an indication of an individual's values and needs. As an individual seeks leisure activities that suit his or her particular lifestyle, it might be important to consider the criteria used to make the determination.

SPILLOVER EFFECT - Individuals may pursue leisure activities that directly relate to their vocation. They may select recreational endeavors that are an extension of their work skills, thereby engaging in leisure activities that are very similar to their work activities. The individual's talents and abilities on the job are said to "spillover" into his or her avocational pursuits. With this approach to seeking leisure, a carpenter might relax by doing woodwork, a scientist unwinds by playing chess, and an accountant enjoys collecting coins.

COMPENSATION EFFECT - Individuals may pursue leisure activities that do not relate to their vocation. They may select recreational endeavors that provide a break or diversion from their work responsibilities, thereby engaging in leisure activities that are very different from their work activities. The individual seeks to "compensate" for certain unmet needs. With this approach to seeking leisure, an elementary school teacher, after a long day with young children, might relax by interacting, socializing or conversing with mature adults.

LIFESTYLE ORIENTATION

Financial Orientation - Financial independence and social prominence.

Community Involvement Orientation - Community activities and community service activities.

Family Orientation - Family life and time spent with family.

Work Achievement Orientation - Career development and commitment.

Work Leadership Orientation - Leadership role in the workplace.

Educational Orientation - Self improvement through ongoing training and academic attainment.

Structured Work Environment Orientation - Regularly scheduled work hours.

Leisure Orientation - Pastime, recreational, avocational activities.

Mobility Orientation - Diversification, variety and change.

Moderate Secure Orientation - Moderation and balance.

Outdoor Orientation - Activities in the out-of-doors.



SERVICE TO OTHERS

"The sole meaning of life is to serve humanity."

-LEO TOLSTOY

"Extra intellectual and material gifts bring with them the privilege and responsibility of sharing with others less fortunate. Service is the rent we pay for living. It is the very purpose of life and not something you do in your spare time."

-MARIAN WRIGHT EDELMAN

"An individual has not started living until he can rise above the narrow confines of individualistic concerns to the broader concerns of all humanity."

-MARTIN LUTHER KING JR.

"When people are serving, life is no longer meaningless."

-JOHN GARDNER

"I am never weary of being useful... In serving others I cannot do enough. No labor is sufficient to tire me."

-LEONARDO DA VINCI

"We cannot live only for ourselves. A thousand fibers connect us with our fellowman."

-HERMAN MELLVILLE

"Meaningfulness begins with recognizing that you are not alone, that you are a part of the human community, that everything you do sends a ripple through the entire human family. Allow your natural compassion to suggest creative ways that you can serve this family of yours. Meaning is not found in acquisition, but in feeling ourselves a part of something greater."

-LAURENCE BOLDT

COMMUNITY SERVICE

Community service and voluntarism is an important part of enhancing the quality and balance of your life. Your special skills, abilities and talents can be put to good use in service to others. You may choose to donate your time, resources and energies in any number of ways that contribute to the community. You can be an advocate or activist in behalf of some humanitarian cause. You can make a difference in your community and in the lives of other people...

Teaching adults to read... Delivering meals to the homebound... Visiting the sick or elderly... Building houses for low-income families... Participating in a fund-raising walk-a-thon... Being a companion to a child... Tutoring... Comforting terminally ill patients... Providing food, clothing and shelter to the homeless... Helping victims of natural disasters...

What problems in your world, nation, and community cry out most powerfully to you as needing action? What elements of human suffering speak to your heart? What injustices do you want to fight against? What human aspirations do you want most to champion or support? What is your part to play in making the world a better place?

SERVICE & CAREER

"If you really want to stand out from the crowd and be recognized by society, then it is the quality of contribution which you make to others that counts."

-WYNONA LIPMAN / Former NJ State Senator

"When it comes to volunteering, passion and positivity are the only requirements. ... Bear in mind that the most valuable skills you can bring to any volunteer effort are compassion, an open mind, a willingness to do whatever is needed, and a positive attitude."

- HELPGUIDE.ORG

"The advice I'd give myself as a new graduate ... Find a way to contribute to the community where you work, above and beyond your traditional job description. Community work unites everyone in your workplace toward a common goal and it can bring a profound positive change to those who are the most in need. Whether it's forming a corporate team to participate in a charity walk, visiting a senior center, or organizing a food drive for the local food bank during the holidays, there are endless ways you can contribute. If you can make a lasting commitment to community service, you'll find that your newly acquired knowledge and skills as a college graduate will be even more appreciated by your colleagues and supervisors in the workplace."

-DR. KATE MARTIN / Honors College Alumna of the Year / University of Nevada Las Vegas



CONTRIBUTION TO SOCIETY

"There is no higher religion than human service. To work for the common good is the greatest creed."

-ALBERT SCHWEITZER

"Be servants of peace. Weep with those who are sorrowful. Rejoice with those who are joyful. Teach those who are ignorant. Care for those who are sick. Serve your family. Serve your neighbors. Serve your cities. Serve the poor. Join others who serve. For in the end it will be the servants who lead us all."

-SARGENT SHRIVER / Peace Corps

"Volunteering creates a national character in which the community and the nation take on a spirit of compassion, comradeship, and confidence."

-BRIAN O'CONNELL

"Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can."

-JOHN WESLEY

"Our country has become a great nation because its people have engaged, from the earliest years, in voluntarism. They have shown concern for each other in good, as well as in bad, times. We must do everything within our power to nurture caring and giving."

-GEORGE BUSH / US President

"It is at the grass roots, in the heart of every citizen that we will succeed or fail. We are taking a stand in this country for the proposition that if we challenge people to serve and we give them a chance to fulfill their abilities, more and more and more we will all understand that we must go forward together."

-BILL CLINTON / US President

"A person starts to live when he can live outside of himself. A person's value to the community primarily depends on how far his feelings, thoughts, and actions are directed towards promoting the good of his fellows. Only a life lived for others is a life worthwhile."

-ALBERT EINSTEIN

"Character, self-discipline, determination and service are the genuine substance of life, and the true measure of our success."

-MARIAN WRIGHT EDELMAN

"It is one of the beautiful compensations of this life that no one can sincerely try to help another without helping himself."

-RALPH WALDO EMERSON

"Each time a person stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope."

-ROBERT KENNEDY

FROM VOLUNTEER TO CAREER

The Bureau of Labor Statistics recently released its Volunteering in the United States 2011 report finding that 26.8% of the US population volunteered in the past year. BLS defines a volunteer as someone "who did unpaid work (except for expenses) through or for an organization." What makes volunteering different from unpaid internships? Both can be rewarding and help you with your resume, but there's a key difference. A volunteer position usually includes an element of community service in which the individual volunteering fulfills a need within an organization while helping others.

Whether you are a student interested in gaining experience or a working professional considering a career change, volunteering is an avenue worth investigating. In addition to providing a service, donating your time and experience as a volunteer can result in opportunities for career exploration, professional networking, and skill building. And for those who may be unemployed but looking for work, volunteering can be a helpful way to stay current in your field and also fill the gaps on a resume.

Career Exploration

Careful selection and placement can lead to volunteering that helps gain first-hand experience about a new field of interest. It is recommended that students look for volunteer assignments that place you in the type of setting you want to learn about; let you work side-by-side with professionals you can observe and who can answer questions you may have about their career and allow you to ask for more training; and ask to be 'promoted' to tasks of greater challenge.

Professional Networking

Volunteering is a good thing, even if the assigned tasks don't appear at first to be relevant to your career field. The individuals volunteering in any given organization likely represent a wide range of expertise and professional backgrounds. You never know who you'll have an opportunity meet in this situation and who can help you expand your network. Getting to know the people in the local community where you would like to get hired is a step in the right direction.

Skill Building

LinkedIn recently added a "Volunteer Experience and Causes" feature specifically designed to help you market the skills gained through community service activities along with those gained through paid employment. A study by LinkedIn found that 41% of those polled said they considered volunteer experience as valuable as paid work experience. And 20% of the hiring managers polled in the survey admitted to making hiring decisions based on volunteer work. Working in volunteer organizations often provides opportunities to build both soft skills, such as communication, as well as technical skills, related to the specific volunteer position and tasks you are assigned, both of which may be valuable to your future employers.

Finding a Match

Before you approach an organization about becoming a volunteer, take some time to answer a few questions. These will help the organization to find a good placement that will both fill an existing need in the community and allow you to engage in activities you are interested in:

-What are your goals for the volunteer experience? Are you interested in learning a new skill? Or perhaps you want to be more connected to your community. You may even be required to complete community service or volunteer hours for a course project or scholarship.

-How much time do you have to donate on a weekly and monthly basis? There may be specific days and times that you have available around your existing schedule and commitments.

-How can you help through the application of your existing skills? Organizations often have specific needs, and helping them to fulfill their goals is a good place to start. You'll reinforce your skills in the process and this work can lead to new assignments within the organization.

Find a volunteer center in your area that works with multiple organizations (United Way, AmeriCorps) to find and place individuals with available service opportunities. You can reach out to local organizations that traditionally use volunteers, such as schools, libraries, museums, and non-profit agencies. You can also utilize the resources offered through the Service-Learning Department at your local college.

If you decide to become a volunteer, look for a good match between the organization's needs and your goals, and be open to the opportunity to become a more active member of your community.

(Source: OnlineCollege.Org)

CIVIC INVOLVEMENT

"Why serve? Why get involved in helping your community? Because, as I know from my own experience, and as you will learn from yours, community service changes your life. It helps you to understand people with different backgrounds and different perspectives. When you understand those differences better, you will have a better understanding of yourself. You'll discover strengths you never knew you had. And you will form the kinds of bonds with other people that can only come from working together toward a common goal. And as you change yourself through service, you will make an even more important change. Through service, you will help change your community forever and for the better. It is only by helping to transform our communities that we can make our country healthy, safe, literate, and free."

-ELI SEGAL / Corporation for National Service

"Civic literacy requires more than knowledge and information; it includes the exercise of personal responsibility, active participation, and personal commitment to a set of values. Democratic literacy is a literacy of doing, not simply of knowing. The test of a civic education involves the empowerment of persons as well as the cultivation of minds."

-RICHARD MORRILI

"I don't know what your destiny will be, but one thing I know: the only ones among you who will be really happy are those who have sought and found how to serve."

-ALBERT SCHWEITZER

"Begin with your community and work outward."

-HENRY GOLDSTEIN

PROFESSIONAL INVOLVEMENT

Any individual seeking to grow and develop as a professional has much to gain through active involvement in relevant organizations and clubs that are devoted to the support and promotion of a particular field. Through membership in professional associations, the individual is afforded opportunities to network with fellow professionals, gain leadership experience, and expand knowledge of the field. Such organizations introduce its members to key players and prominent figures in the field, sponsor educational conferences, and provide updated career information.

In planning the worthwhile activities related to a successful and satisfying career and life, membership in professional associations should not be overlooked. Most individuals who are actively involved in their state, regional or national association report they have a sense of improved morale, sustained motivation, and camaraderie regarding their professional identification.



RELATIONSHIPS

As you go through life, it is very important to maintain healthy interpersonal relationships by reaching out to others. It is not necessary for you to have a wide variety of relationships. Usually the quality of the relationships is more important than the quantity. There is some evidence that those who are "joiners", who participate regularly in activities with others, are generally more satisfied with their lives and actually live longer.

Invest time and energy in your interpersonal relationships. Maximize your positive relationships with family, friends, partners, peers, colleagues and associates. Look for activities and organizations that provide opportunities for interaction with others. These relationships may well be the source of your personal support groups and professional network of contacts.

Do you have friends you see regularly? Do you have associates at work? Do you have regular contact with your family? Do you have people you can share your concerns with? Do you have people you can turn to for help? Do you spend enough *quality time* with family and friends? Do you communicate well with the people in your life? Do you ever feel lonely?



HEALTH

Quality of life is dependent on good health. Physical, mental and emotional health are inter-related. Your health is a function of physical exercise, proper diet, adequate sleep, stress management, safe behavior, medical treatment and preventive medicine.

Regular physical activity is vital... walking, hiking, running, jogging, tennis, biking, swimming, dancing, golfing. Exercise regularly so that it becomes a part of your regular routine. Look for ways to increase the amount of your daily physical activity.

A proper diet greatly contributes to your health. Concentrating on good nutrition and eating balanced meals is crucial.

Managing the stress in your life enhances your overall health. It is well known that too much stress or the inability to deal with it can have a negative impact on your health.

By avoiding self-injurious behavior, it is possible to gain some control over your health. You can easily undermine your chances for good health and long life by engaging in self-destructive behavior. Smoking, excessive drinking and drug abuse are examples of hazardous activity.

It is very important to obtain prompt medical assistance for health problems that emerge. Make arrangements to have a routine medical examination. Neglect of a physical problem or the failure to have regular checkups is unwise.



FINANCES

“Money is power, freedom, a cushion, the root of all evil, the sum of all blessings.”
-CARL SANDBURG

“When I was young I thought money was the most important thing in life; Now that I am old I know that it is.”
-OSCAR WILDE

“Money is a terrible master but an excellent servant.”
-P.T. BARNUM

“Sorting out the place of money in your life is the soul’s work.”
-STEPHEN JENKINSON

One key to a satisfying lifestyle is to be in control of your finances. It is important to make the most of your financial resources. It is essential to have sufficient money to meet basic physical needs and to provide a certain degree of independence, stability and security. Consider these key factors in managing your personal finances...

Define your financial goals related to home ownership, retirement, education, children, recreation and lifestyle. Establish a pattern or habit of saving. Make wise investments. Maintain an emergency fund. Carry adequate insurance on life, disability, home and car. Plan for your retirement with an individual account that will supplement or replace pension plans or social security. Develop a budget and live within your means.



FINANCIAL PLANNING

Alden Wicker wrote a helpful article, entitled, “Personal Finance Tips That Will Change the Way You Think About Money.” In his article he offered some helpful advice, including these:

-Allocate at Least 20% of Your Income Toward Financial Priorities. By priorities, we mean building up emergency savings, paying off debt, and padding your retirement nest egg.

-Budget About 30% of Your Income for Lifestyle Spending. This includes movies, restaurants, and happy hours—basically, anything that doesn’t cover basic necessities. By abiding by the 30% rule, you can save and splurge at the same time.

-Set Specific Financial Goals. Use numbers and dates, not just words, to describe what you want to accomplish with your money. How much debt do you want to pay off—and when? How much do you want saved, and by what date?

-Make Bite-Size Money Goals. One study showed that the farther away a goal seems, and the less sure we are about when it will happen, the more likely we are to give up. So in addition to focusing on big goals (say, buying a home), aim to also set smaller, short-term goals along the way that will reap quicker results—like saving some money each week in order to take a trip in six months.

-Start Saving ASAP. Not next week. Not when you get a raise. Not next year. Today. Because money you put in your retirement fund now will have more time to grow through the power of compound growth.

-Make Savings Part of Your Monthly Budget. If you wait to put money aside for when you consistently have enough of a cash cushion available at the end of the month, you’ll never have money to put aside! Instead, bake monthly savings into your budget now.

-Keep Your Credit Use Below 30% of Your Total Available Credit. Otherwise known as your credit utilization rate, you calculate it by dividing the total amount on all of your credit cards by your total available credit. And if you’re using more than 30% of your available credit, it can ding your credit score.

-There Are 5 Types of Financial Emergencies. And a wedding isn’t one of them. Only dip into your emergency savings account if you’ve lost your job, you have a medical emergency, your car breaks down, you have emergency home expenses (like a leaky roof), or you need to travel to a funeral. Otherwise, if you can’t afford it, just say no.

“Respect the life energy you are putting into your job. Money is simply something you trade your life energy for. Trade it with purpose and integrity for increased earnings.”

-JOE DOMINGUES & VICKI ROBIN

“Look at your attitude and behavior regarding money and consider whether they are in line with the values you attempt to live by. Our frustrations around money are often due to our behavior being out of sync with our values. That’s when we find that our money is in control of us instead of us being in control of our money.”

-DAVIS FISHER

“Love of money is the root of all evil.”

-NEW TESTAMENT

“Lack of money is the root of all evil.”

-GEORGE BERNARD SHAW

LIFELONG LEARNING

You must never stop learning. No matter what your age or life stage, it is important that you continue to learn. Your continuing education will greatly enhance the quality and balance of your life.

Lifelong learning allows you the opportunity to... Change careers or jobs... Learn or update skills... Pursue interests and hobbies... Meet people... Keep mentally alert and physically active... Develop support systems... Expand your knowledge... Exchange ideas... Meet challenges and take risks... Increase self-esteem... Earn a degree.

Your personal effectiveness and professional development depends on your commitment to lifelong learning. There are a variety of options related to your own continuing education... College courses... Adult education programs... Corporate training programs... Travel and study groups... Professional associations... Magazine and journal subscriptions... Workshops and seminars... Reading and research.

LIFELONG DECISIONS

Life is all about making decisions. Choosing your college major is only the beginning of the wide range of choices that lie ahead. Effective decision-making is a skill that is useful throughout life. What other decisions will you be called upon to make?

Attending graduate school... Selecting the right company to work for... Relocating... Finding a mate... Deciding if and when to get married... Making sensible investments... Buying a home... Pursuing business ventures... Becoming a parent... Vacationing... Joining organizations... Voting... Being politically active... Making donations... Participating in religious activities... Participating in the community... Changing jobs... Planning for retirement... Making a will...

LIFE PLANNING

"I always wanted to be somebody, but now I realize I should have been more specific."
-LILY TOMLIN

"Life is what happens to you while you're busy making other plans."
-JOHN LENNON

"Plan your hours to be productive. Plan your weeks to be educational. Plan your years to be purposeful. Plan your life to be an experience of growth."
-IYANLA VANZANT

"A lot of my time was spent searching, thinking, and planning my life."
-RYAN WHITE

"The sooner you start planning your life, the sooner you will live the life you dreamed of."
-HANS GLINT

"Life means to have something definite to do, a mission to fulfill. And in the measure in which we avoid setting our life to something, we make it empty. Human life, by its very nature, has to be dedicated to something."
-JOSE ORTEGA Y GASSET

"Tell me, what is it you plan to do with your one wild and precious life?"
-MARY OLIVER