

# Efficiency and Organization

January 2022

## NEWSLETTER



## How to Make New Year's Resolutions and Actually Achieve Them!

### Why is it so difficult to stick to New Year's resolutions to actually achieve them?

There are various reasons why people do not realize New Year's goals. Among them are:

- Goals and resolutions are not specific enough
- Putting way too much effort at the beginning of the year into the goal, getting tired, and giving up
- Too much thinking and not enough doing
- Having a vision but not knowing how to make that vision a reality
- Not tracking progress
- Not enough planning ahead
- Not having enough support from those around them to push them and encourage them
- Lack of self-confidence and giving up too quickly

### 5-Step Process for Meeting and Achieving New Year's Resolutions

New Year's resolutions can be achieved to become habits all year long. What we need to do is

1. Come up with 1 to 5 resolutions
2. Set a vision for success
3. Set specific goals
4. Set specific action plans
5. Track progress periodically

This process is easy to follow and formulate. Even without proper supports at home and from friends, it will still be possible to achieve our goals and New Year's resolutions.

Here is each step in the [5-Step Process](#) described in detail:

[CLICK HERE TO READ THE COMPLETE ARTICLE WITH SPECIFIC EXAMPLES.](#)

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# How to Create and Maintain an Organized Monthly Personal Budget



## Questions

- Do you have a plan for how much money you are going to spend each month?
- Do you feel like you can use more organization with your personal finances?
- Do you think you would achieve more of your financial goals if you had a better handle on your income and expenses?

If you answered “yes” to any of these questions, keep reading!

## What is a monthly budget?

A budget sets a financial plan for you. It helps you estimate how much revenue you will get and how much you will have to go out in terms of expenses. The idea is to have the total revenues (income) balance the total expense. Savings and retirement can also be included in the expense category.

A budget must be thought of and developed BEFORE money is received or paid. It is a plan – spending and saving goal, limited to how much you expect to earn. A budget helps you to balance what comes in and what goes out. Budgeting can be done monthly, quarterly, or yearly. Most individuals do their calculations monthly, whereas organizations tend to do them on an annual basis.

The benefits of budgeting include:

- Not overspending
- Saving more
- Being prepared for emergencies
- Avoiding bad spending habits
- Being honest with yourself
- Meeting short-term and long-term financial goals
- Being less stressed about money
- Getting into far less debt
- Eliminating debt
- Being happier, less stressed, and less overwhelmed

## The Solution

[Click here to read the strategies and steps involved in creating and maintaining an organized monthly budget system!](#)

## COMING SOON!

### JANUARY

JANUARY 1  
HOLIDAY

JANUARY 17  
MARTIN LUTHER  
KING JR HOLIDAY

### FEBRUARY

CHINESE NEW  
YEAR  
FEBRUARY 1

BLACK HISTORY  
MONTH  
FEBRUARY 1 - 28

GROUNDHOG  
DAY  
FEBRUARY 2

LINCOLN'S  
BIRTHDAY  
FEBRUARY 12

VALENTINE'S DAY  
FEBRUARY 14

PRESIDENTS' DAY  
FEBRUARY 21



# 15 SPECIFIC WAYS TO OVERCOME PROCRASTINATION TO BECOME EFFICIENT

People procrastinate for a variety of reasons, including:

- Not being able to prioritize effectively
- Getting distracted by a task that is far less important than a task that is more important to complete first
- Not being able to estimate or manage time effectively
- Thinking that there is more time to get an important task completed, then running out of time when the deadline approaches
- Lacking motivation
- Fear of failure or perfectionism
- Not having enough confidence that the task can be completed well enough
- Psychological issues, like anxiety and ADHD
- Suffering from a mental illness or disorder that could cause a lack of motivation, concentration, or perseverance
- Lack of self-regulation
- Purposely putting off tasks that do not necessarily give us immediate value (intrinsic or extrinsic)
- Learning the behavior from others at a young age
- Seeing parents put off things until the last minute all the time shows children that it is acceptable to do the same when they grow older
- Perfectionism

Those who procrastinate often want to stop procrastinating because they want to overcome bad habits. Procrastination is not just for completing everyday tasks. People often have big goals and dreams that they put off doing until it is too late - years have gone by and they now regret why they put off doing what they needed to do earlier.


We all procrastinate sometimes. It's in our nature. Procrastinating all the time, though, could lead to negative outcomes. Therefore, it is in our best interest to overcome procrastination. Less procrastination will mean:

- The feeling of less stress
- Being perceived as more reliable
- Doing less slopping work
- Having better time management
- Less fear and anxiety
- Accomplishing more in less time
- More self-satisfaction
- Achieving goals and realizing dreams
- Living more fully
- Living with fewer regrets
- Being more productive
- Realizing full potential

[CLICK HERE TO READ THE COMPLETE ARTICLE WITH SPECIFIC STRATEGIES.](#)




## Latest Videos




How **NEW SMALL BUSINESS OWNERS** can **DO THEIR OWN BOOKKEEPING** to keep costs down as they try to grow

[Click here to watch the video.](#)



How to **START A SUCCESSFUL Home-Based PHOTOGRAPHY BUSINESS** with **Planning & Organization**

[Click here to watch the video.](#)



**Step-by-step process to USING A FORM to calculate and TRACK DEBT to PAY OFF QUICKLY AND EFFICIENTLY!**

[Click here to watch the video.](#)

# 30 SMART Goals for the New Year - Start Planning and Strategizing!

Lose 20 pounds within 3 months and keep the weight off all year long.

Drink absolutely no sodas or sugary drinks from January to December of this year.

Go hiking 4 times in the next 12 months.

Write a list of 12 new things I want to learn to make in the next 12 months and make one new thing each month!

Learn to play a musical instrument and play 3 tunes on it in the next 12 months.

Read 12 books in the next 12 months by writing the titles down and purchasing the books in advance.

Go on social media once each day to comment or like at least 5 posts.

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Take an adult school or college-level course to learn something new or count the units toward a degree.

Plan and put deposits toward 2 small trips to go on this year.

Go on social media once each day to comment or like at least 5 posts.

Clean out the entire garage and keep it decluttered for the next 12 months.

Set a reminder on the telephone to call or text all my contacts on their birthdays in the next 12 months.

Send 1 Thank You card to someone who does something nice for me each month for 12 months.

Attend two museums in 12 months.

Pay off one credit card completely in the next 12 months.

Attend church (or house of worship) once each month for 12 months.

Save \$2,000 in the bank between now and 12 months from now.

Do something charitable, like volunteering or donating, four times in the next 12 months.

Take yoga classes once every 2 weeks.

Call to check on a friend or acquaintance once each month for 12 months.

Train to run, and run and half-marathon in the next 12 months.

Attend one conference that will help with self-improvement or self-development this year.

Set a limit for how much to spend on clothing, shoes, accessories, and jewelry for the next 12 months and stick to that limit.

Attend one self-improvement or self-development this year.

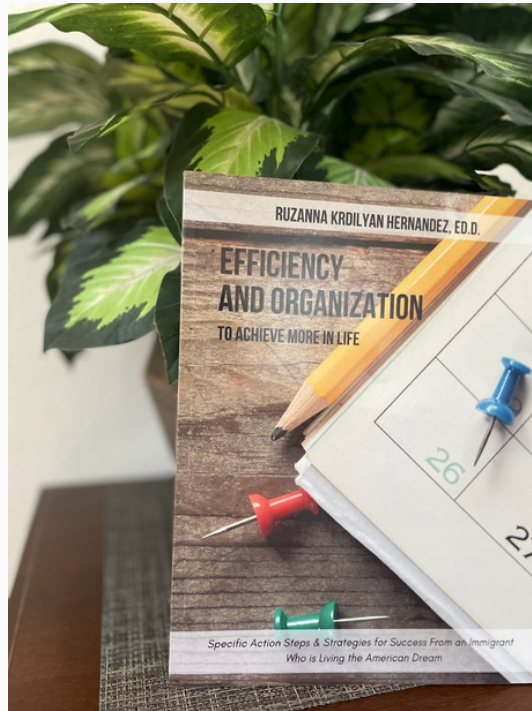
Open a bank account that is specifically for saving for a new car or to purchase a home, then save 10% of the total you need within 12 months.

For the next 12 months, make a grocery list each time you need to go to buy groceries so you can get only the items you need and nothing more.

Organize the closet neatly and by outfits and keep it organized and tidy for the next 12 months.

Celebrate every single fun or national holiday in some way, shape or form, for the next 12 months.

# EFFICIENCY AND ORGANIZATION'S FIRST BOOK IS RELEASED!



It is with great pride and pleasure that I report to you the release of my book, [Efficiency and Organization to Achieve More in Life](#). The book is available for purchase on [Amazon](#).

I provide a brief introduction of myself and what led me to write the book. In chapter 1, I explain how organizing, efficiency, and balance are tied to each other. Throughout the book, I use my stories from real life to explain and pass on strategies for being organized, and well-managed with time to achieve more in life.

The best, and my favorite part of the book, which is more like a workbook, is chapter 14! I have a thorough checklist for everything a reader can do to achieve more success with organizing, becoming efficient, balanced, and achieving more in life!

Want a sneak peek? Here are a few of the suggestions written in first-person that you can cross off upon completion:

- When I have something significant to accomplish to meet a deadline, I go to a quiet place where I am uninterrupted (or close the door and nicely tell everyone to understand why I have to step away).
- I wake up 30 minutes to one hour early each day to work on specific tasks to achieve my primary goals.
- For each of my short-term goals, I have specific action plans and tentative dates by which I want those actions completed.
- For each of my long-term goals, I have specific action plans and tentative dates by which I want those actions completed.

I want to thank Higher Ground Books and Media for its help in getting the book published. I also want to thank my friends, family, and coworkers for not only encouraging me to write the book but letting me bounce my ideas off of them before the final product came together. I appreciate you!

-Ruzanna Hernandez, Ed.D.

p.s. Book #2 is in the works. It will focus mainly on personal financial organizing.