



How to Save Time at Work to Become More Efficient and Productive

Saving time is like saving money. The tiny bits add up! Saving a minute here, saving a minute there, will add up to significant amounts at the end of each day, week, and month! What can you do with that saved time? A lot! Being efficient with time can open up more opportunities, help you seem reliable, and help you get home on time. Effective use of time is critical in our lives because we can never get the time back that we have lost. Effective time management will lead to:

- Less wasted time
- More time for leisure and relaxation
- Better lifestyle
- Improved morale
- Improved production
- Less procrastination
- More opportunity for growth
- Improved focus
- Positive reputation & better evaluations
- Reaching goals faster
- Getting home on-time more often

-continued on page 2



This issue:

SAVE TIME AT WORK TO
BECOME MORE EFFICIENT
AND PRODUCTIVE

PAGE 01

UPCOMING EVENTS AND
HOLIDAYS

PAGE 02

HOW TO LIVE BELOW
YOUR MEANS AND
ACHIEVE YOUR FINANCIAL
GOALS

PAGE 03

HOW TO SAVE \$1,000 OR
MORE PER YEAR

PAGE 05

10 WAYS TO COPE WITH
HEAVY STRESS AND
DIFFICULTIES IN LIFE

PAGE 06

1) Make time-saving a priority.

If you want to save time at work, you have to prioritize it. Set a goal for yourself that is measurable, attainable, and timely. Once you make saving time the main focus, you'll notice yourself doing everything you can to work toward achieving it. Here are 5 examples of SMART goals for saving time at work from which you can choose:

- I will make a priority list every single day at work for the top 3 to 5 things I must have accomplished each day.
- I will not use my telephone for social media at all while I am at work to not lose focus and concentration.
- When I have downtime, I will ask to learn a new skill or trait that can eventually help me get a promotion.

2) Curtail side conversations and personal conversations.

You will be surprised by how much time is spent at work doing non-work things. When you track your time for a week, you'll realize how much conversation happens on the telephone or in-person about things that are not related to your work. The workday is ending and you are asked if you accomplished a task or project you were assigned. If you reluctantly say you did not have time to finish, stop to think about how effectively you used your time. If you did everything you could to finish the task, you did nothing wrong. If you spent time on activities that were non-essential, you have to change your work habits.

3) Have top priorities of the day written on a list to focus on those key activities.

You probably have so much to do at work that you'll never finish all the things you need to get done to be completely caught up. With that being said, make sure you accomplish the most important things that must get done for the day by making a priority list. The list can include 3 to 5 things that you absolutely must do, despite distractions, telephone calls, emails, etc. By the time it's the end of the workday, all activities that were not accomplished can wait until the following day.

[CLICK HERE TO READ THE REMAINING STRATEGIES AND IDEAS.](#)

COMING SOON!

JUNE

FATHER'S DAY
JUNE 19

1ST DAY OF
SUMMER
JUNE 21

JUNETEENTH
JUNE 21

JULY

CANADA DAY
JULY 1

INDEPENDENCE
DAY
JULY 4



HOW TO LIVE BELOW YOUR MEANS AND ACHIEVE YOUR FINANCIAL GOALS

Questions

- Are you trying to save some money but having difficulty with the process?
- Do you have significant financial goals to achieve and need some strategies to make them happen?
- Do you want to get some ideas and tips on living below your means?

Money is a finite resource. Our needs and wants are plenty; however, the reality is there simply is not enough money to purchase everything we need right on the spot. There needs to be planning, self-discipline, and consistency in spending habits. Otherwise, overspending and overindulging may lead to more stress and challenges in the future.

Living below your means can help you meet your financial goals. Whether you want to go on more vacations and trips, save for your children's education, pay off debt, or achieve any other financial goal, these strategies will help.

1) Set realistic financial goals to stay motivated and self-disciplined financially.

Here are some financial goals you can set for yourself:

- I will save \$500 in my savings account within the next 12 months.
- I will go on 1 big trip/vacation within the next 18 months.
- In the next 10 months, I will pay off \$600 in debt.
- I will pay off my car in 24 months.
- Within the next 12 months, I will only spend \$400 on clothes and shoes.

2) Set a budget every month and stick to it.

Living below your means requires you to build self-discipline with spending. To be disciplined with money, you must be organized with your earnings, spending, and investing. A budget is just a way to track how much money is coming in and how much money is going out each week, biweekly, or monthly. The budget form can be done by hand or on the computer. The idea is to watch exactly how much is coming in form of income and how much is going in form of expenses.

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LIVING BELOW YOUR MEANS (CONT'D)

3) Save for the unnecessary, but enjoyable things you want to get.

Practice delayed gratification. This is again where self-discipline comes in concerning spending habits. Let's say you want to get:

- A new diamond ring
- A new designer purse
- New fixtures for the bathroom
- The latest edition of the phone you currently have
- The latest version of a game station
- New furniture for the office
- Upgraded kitchen appliances

These are not essentials, but things you want to have to live a little better! You deserve all the newest and best things in life. If you are on a tight budget, however, save before you buy - delay that sense of gratification until you have enough saved to make the purchase. Buying on credit puts you in a bind for months and years to come. The interest alone on those cards and loans can add up to hundreds of dollars.

4) Put a monetary limit on personal rewards.

Rewarding yourself for things is a great idea, especially if you accomplish a major goal in life, like finishing a college degree, getting a promotion, or finishing a DIY project. In life, we set goals, set action plans, and monitor our progress. When we meet our goals, we should celebrate our success. However, celebrations must be planned.

5) Have money put aside for emergencies.

Without having money put aside for emergencies, and replenishing it after use, you are risking the chance of spending outside of your budget. In other words, you have to borrow money or sell something to be able to afford the unexpected expense. Borrowing money may cost you more in interest over time. Selling something may not be the best-case scenario because you have to give up something in order to cover the cost of the emergency.

THESE WALL
DECORATIONS WILL
INSPIRE AND EMPOWER
WOMEN IN YOUR LIFE
WHO ARE WORKING HARD
TO PURSUE THEIR GOALS
AND DREAMS!

CLICK ON THE IMAGE TO
LEARN MORE.



How to Save More Than \$1,000 Per Year



Financial Goal:

I will save \$1,000 in my savings account in 12 months.

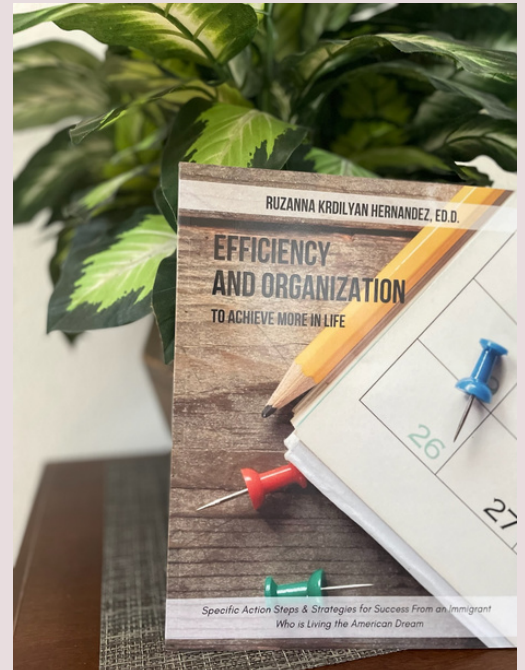
Here is how (action plans):

1. Save \$50 per year on insurance costs
2. Save \$5 per month on phone bill
3. Save \$60 per year by doing own car washes.
4. Save \$8 per month on subscriptions
5. Reduce clothing and shoe budget by \$200 per year
6. Save \$30 per month on food costs
7. Save \$10 per month on cable or streaming services
8. Save \$10 per month on household good expenses
9. Cut \$8 per month on discretionary spending
10. Save \$10 per month on coffee and other specialty drinks from shops and cafes
11. Cut \$100 per year on alcoholic beverages.
12. Wear glasses instead of contacts
13. Save \$60 per year on book purchases - borrow from library instead
14. Plan gift-giving in advance, set a budget, and reduce it by \$100 per year
15. Reduce credit card interest fees by \$15 per month
16. Save \$5 per month on utility bills
17. Cut \$100 per year on entertainment costs



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LOOKING FOR SPECIFIC WAYS - CHECKLISTS - TO HELP GUIDE YOU ON YOUR JOURNEY TO BECOMING MORE EFFICIENT, ORGANIZED, PRODUCTIVE, AND WELL-MANAGED WITH TIME? HERE IS A BOOK THAT HELPS YOU DO ALL THAT!



[Click here to get your copy!](#)

One of the most critical aspects of

leadership

involves

persuasion.

Ruzanna Krdilyan Hernandez, Ed.D

ONE OF THE MOST IMPORTANT QUALITIES TO DEVELOP AS A LEADER IS

being reflective.

-Ruzanna Krdilyan Hernandez, Ed.D

10 Ways to Cope with Heavy Stress & Difficulties



Work on a hobby you enjoy



Whether you enjoy knitting, solving puzzles, playing video games, or baking, do something that will take you away from your pain and stress.

Reconnect with nature

Whether you live close to the beach, park, mountains, or desert, go to a place where you can think clearly by reconnecting with nature.

Show extra love and kindness



When you are feeling upset, hurt, and highly stressed, show more grace than usual to all others around you. Doing so will help you build more of your own feeling of helpfulness and self-appreciation.

Focus on your feelings

Soothe your soul and your mental well-being; focus on your healing and your strength.

Call friends, colleagues, and mentors



Call specifically to get advice and "next step" suggestions. Do not dwell on the problems and issues - focus on the next steps.

Play soothing background noise

Whether it's soothing music that calms you down, a comedy movie or show, or instrumental songs, play background music to distract and soothe your soul.

Read motivational & inspirational books



Reading books, articles, or posts that can help to motivate and encourage you to move past your feelings of stress and despair.

Keep steering your thoughts on next steps

Write down what your next steps are going to be in terms of specific goals and deadlines so you can focus and get motivated to push forward.

Breathe

Close your eyes and breathe deeply several times each day.



Write a Gratitude List

As difficult as it may be, write a list of things that are going well for you - things you are grateful for.



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