The Three Factors of Time
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Organize Your Life Around Your Family, You Career and Your Personal Goals
You need to stand back on a regular basis and analyze yourself, your life and your time usage. You need to become a master of your time rather than a slave to continue time pressures.

Your Most Precious Resource
Time is your most precious resource. It is the most valuable thing you have. It is perishable, it is irreplaceable, and it cannot be saved. It can only be reallocated from activities of lower value to activities of higher value. All work requires time. And time is absolutely essential for the important relationships in your life. The very act of taking a moment to think about your time before you spend it will begin to improve your personal time management immediately.

The Starting Point
Personal time management begins with you. It begins with your thinking through what is really important to you in life. And it only makes sense if you organize it around specific things that you want to accomplish. You need to set goals in three major areas of your life. First, you need family and personal goals. These are the real reasons why you get up in the morning, why you work hard and upgrade your skills, why you worry about money and sometimes feel frustrated by the demands on your time.

Decide Upon Your Goals
What are your personal and family goals, both tangible and intangible? A tangible family goal could be a bigger house, a better car, a larger television set, a vacation, or anything else that costs money. An intangible goal would be to build a higher quality relationship with your spouse and children, to spend more time with your family going for walks or reading books. Achieving these family and personal goals are the real essence of time management, and its major purpose.

How To Achieve Your Goals
The second area of goals is your business and career goals. These are the "how" goals, the means by which you achieve your personal, "why" goals. How can you achieve the level of income that will enable you to fulfill your family goals? How can you develop the skills and abilities to stay ahead of the curve in your career? Business and career goals are absolutely essential, especially when balanced with family and personal goals.

Personal Development Goals
The third type of goals is your personal development goals. Remember, you can't achieve much more on the outside than what you have achieved and become on the inside. Your outer life will be a reflection of your inner life. If you wish to achieve worthwhile things in your personal and your career life, you must become a worthwhile person in your own self-development. You must build yourself if you want to build your life. Perhaps the greatest secret of success is that you can become anything you really want to become to achieve any goal that you really want to achieve. But in order to do it, you must go to work on yourself and never stop.

Action Exercises
First, develop the habit of stopping on a regular basis and thinking about what is really important to you. The more often you stop and think, the better decisions you will make.

Second, decide clearly upon your personal and family goals. Write them down. Discuss them with others. Be clear about why you are doing what you do.

Third, take some time to think about your career goals and the steps you will have to take to achieve them. Do something every day that moves you forward in all three areas.