

# Managing Time and Money

## Learning Objectives

Read to answer these key questions:

- What are my lifetime goals?
- How can I manage my time to accomplish my goals?
- How much time do I need for study and work?
- How can I make an effective schedule?
- What are some time management tricks?
- How can I deal with procrastination?
- How can I manage my money to accomplish my financial goals?
- What are some ways to save money?
- How can I pay for my education?
- How can I use priorities to manage my time?

Success in college requires that you understand how time and money are important factors in your ability to complete your classes and graduation. Time is an interesting concept and one of the areas where cultural conflicts can arise. For instance, most Native American and Indigenous students have a traditional view of time that is more present oriented rather than future oriented. You have learned that respect for others, patience, and allowing things to unfold as they should is a harmonious way to live. And yet, to be successful in college you must learn to practice the time habits of the college. This means that following a schedule and watching the clock will help you to become a successful college student. When you go home again you will notice the difference in time orientation and with awareness, you can learn to walk in both worlds, incorporating the practices to time as defined by each space, home, and/or college.

You will need money to pay for your college education. You will need money to allow yourself the time to focus on your studies. Once again, students from traditional cultures have been taught to share and to be generous with community, taking only what is needed at the time. But in college you will find that you must plan for the future, so that you will have the financial resources to pay for your books and tuition for the next session. You will need to hold on to your money for the future. We call this learning to manage your time and your money, concepts that may be different from your home culture, but once again, learning to adapt to the college environment will lead to greater academic success.

## What Are My Lifetime Goals?

Setting goals helps you to establish what is important and provides direction for your life. Goals help you to focus your energy on what you want to accomplish. Goals are a promise to yourself to improve your life. Setting goals can help you turn your dreams into reality. Steven Scott, in his book *A Millionaire's Notebook*, lays out five steps in this process:

1. Dream or visualize.
2. Convert the dream into goals.
3. Convert your goals into tasks.
4. Convert your task into steps.
5. Take your first step, and then the next.<sup>1</sup>

"Don't let yesterday use  
up too much of today."  
Cherokee

As you begin to think about your personal goals in life, make your goals specific and concrete. Rather than saying, "I want to be rich," make your goal something that you can break into specific steps. You might want to start learning about money management or begin a savings plan. Rather than setting a goal for happiness, think about what brings you happiness. If you want to live a long and healthy life, think about the health habits that will help you to accomplish your goal. You will need to break your goals down into specific tasks to be able to accomplish them.

## GOAL SETTING

Specific  
Measurable  
Achievable  
Realistic  
Timely



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Here are some criteria for successful goal setting:

1. **Is it specific and measurable?** Can it be counted or observed? The most common goal mentioned by students is happiness in life. What is happiness, and how will you know when you have achieved it? Is happiness a career you enjoy, owning your own home, or a travel destination?
2. **Is it achievable?** Do you have the skills, abilities, and resources to accomplish this goal? If not, are you willing to spend the time to develop the skills, abilities, and resources needed to achieve this goal?
3. **Is it realistic?** Do you believe that you can achieve it? Are you positive and optimistic about this goal?
4. **Is it timely?** When will you finish this goal? Set a date to accomplish your goal.
5. **What steps do you need to take to begin?** Are you willing to take action to start working on it?
6. **Do you want to do it?** Is this a goal you are choosing because it provides personal satisfaction, rather than meeting a requirement or expectation of someone else?
7. **Are you motivated to achieve it?** What are your rewards for achieving it?
8. **Does the goal match your values?** Is it important to you?

"A goal is a dream with a deadline."

Napoleon Hill

## Journal Entry #1

Write a paragraph about your lifetime goals. Use any of these questions to guide your thinking:

- What is your career goal? If you do not know what your career goal is, describe your preferred work environment. Would your ideal career require a college degree?
- What are your family goals? Are you interested in marriage and family? What would be your important family values?
- What are your social goals (friends, community, and recreation)?
- When you are older and look back on your life, what are the three most important life goals that you want to have accomplished?

## A Goal or a Fantasy?

One of the best questions ever asked in my class was, "What is the difference between a goal and a fantasy?" As you look at your list of lifetime goals, are some of these items goals or fantasies? Think about this question as you read the following scenario:

*When Linda was a college student, she was walking through the parking lot, noticed a beautiful red sports car, and decided that it would become a lifetime goal for her to own a similar car one day. However, with college expenses and her part-time job, it was not possible to buy the car. She would have to be content with the used car that her dad had given her so that she could drive to college. Years passed by, and Linda now has a good job, a home, and a family. She is reading a magazine and sees a picture of a similar red sports car. She cuts out this picture and tapes it to the refrigerator. After it has been on the refrigerator for several months, her children ask her why the picture is on the refrigerator. Linda replies, "I just like to dream about owning this car." One day, as Linda is driving past a car dealership, she sees the red sports car on display and stops in for a test drive. To her surprise, she decides that she does not like driving the car. It doesn't fit her lifestyle, either. She enjoys outdoor activities that would require a*

"Everyone who is successful must have dreamed of something."

Maricopa



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larger car. Buying a second car would be costly and reduce the amount of money that the family could spend on vacations. She decides that vacations are more important than owning the sports car. Linda goes home and removes the picture of the red sports car from the refrigerator.

There are many differences between a goal and a fantasy. A fantasy is a dream that may or may not become a reality. A goal is something that we actually plan to achieve. Sometimes we begin with a fantasy and later it becomes a goal. A fantasy can become a goal if steps are taken to achieve it. In the preceding example, the sports car is a fantasy until Linda actually takes the car for a test drive. After driving the car, she decides that she really does not want it. The fantasy is sometimes better than the reality. Goals and fantasies change over a lifetime. We set goals, try them out, and change them as we grow and mature and find out what is most important in life. Knowing what we think is important, and what we value most, helps us make good decisions about lifetime goals.

What is the difference between a goal and a fantasy? **A goal is something that requires action.** Ask yourself if you are willing to take action on the goals you have set for yourself. Begin to take action by thinking about the steps needed to accomplish the goal. Then take the first step and continue. Change your goals if they are no longer important to you.

"Vision without action is a daydream. Action without vision is a nightmare."

Japanese Proverb

"In life, as in football, you won't go far unless you know where the goalposts are."

Arnold Glasgow

## Journal Entry #2

Write a paragraph about how you will accomplish one of your important lifetime goals. Start your paragraph by stating an important goal from the previous journal entry. What is the first step in accomplishing this goal? Next, list some additional steps needed to accomplish it. How can you motivate yourself to begin taking these steps?

For example:

One of my important lifetime goals is \_\_\_\_\_. The first step in accomplishing this goal is . . . Some additional steps are . . . I can motivate myself to accomplish this goal by . . .

## The ABCs of Time Management

Using the **ABCs of time management** is a way of thinking about priorities. Priorities are what you think is important. An **A priority** is a task that relates to your lifetime goal. For example, if my goal is to earn a college degree, studying becomes an A priority. This activity would become one of the most important tasks that I could accomplish today. If my goal is to be healthy, an A priority would be to exercise and plan a healthy diet. If my goal is to have a good family life, an A priority would be to spend time with family members. Knowing about your lifetime goals and spending time on those items that are most important to you will help you to accomplish the goals that you have set for yourself. If you do not spend time on your goals, you may want to look at them again and decide which ones are fantasies that you do not really value or want to accomplish.

A **B priority** is an activity that you have to do, but that is not directly related to your lifetime goal. Examples of B priorities might be getting out of bed, taking a shower, buying groceries, paying bills, or getting gas for the car. These activities are less important, but still are necessary for survival. If I do not put gas in the car, I cannot even get to school or work. If I do not pay the bills, I will soon have financial difficulties. While we often cannot postpone these activities in order to accomplish lifetime goals, we can learn efficient time management techniques to accomplish these tasks quickly.

A **C priority** is something that I can postpone until tomorrow with no harmful effect. For example, I could wait until tomorrow or another day to wash my car, do the laundry, buy groceries, or organize my desk. As these items are postponed, however, they can move up the list to a B priority. If I cannot see out of my car window or have no clean clothes to wear, it is time to move these tasks up on my list of priorities.

Have you ever been a victim of “**C fever**”? This is an illness in which we do the C activities first and do not get around to doing the A activities that are connected to lifetime goals. Tasks required to accomplish lifetime goals are often ones that are more difficult, challenge our abilities, and take some time to accomplish. These tasks are often more difficult than the B or C activities. The C activities can fill our time and exhaust the energy we need to accomplish the A activities. An example of C fever is the student who cleans the desk or organizes the DVD collection instead of studying. C fever is doing the endless tasks that keep us from accomplishing goals that are really important to us. Why do we fall victim to C fever? C activities are often easy to do and give us a sense of accomplishment. We can see immediate progress without too much effort. I can wash my car and get a sense of accomplishment and satisfaction in my shiny clean car. The task is easy and does not challenge my intellectual capabilities.

“Never go to sleep when  
your meat is on fire.”

Pueblo



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## ACTIVITY

### Setting Priorities

To see how the ABCs of time management work, read the profile of Justin, a typical college student, below.

Justin is a 19-year-old college student who plans to major in physical therapy. He is athletic and values his good health. He cares about people and likes helping others. He has a part-time job working as an assistant in the gym, where he monitors proper use of the weightlifting machines. Justin is also a member of the soccer team and practices with the team every afternoon.

Here is a list of activities that Justin would like to do today. Label each task as follows:

**A** if it relates to Justin's lifetime goals

**B** if it is something necessary to do

**C** if it is something that could be done tomorrow or later

- |  |   |
|--|---|
| _____ Get up, shower, get dressed        | _____ Study for biology test that is tomorrow |
| _____ Eat breakfast                      | _____ Meet friends for pizza at lunch         |
| _____ Go to work                         | _____ Call girlfriend                         |
| _____ Go to class                        | _____ Eat dinner                              |
| _____ Visit with friends between classes | _____ Unpack gear from weekend camping trip   |
| _____ Buy a new battery for his watch    | _____ Watch football game on TV               |
| _____ Go shopping for new gym shoes      | _____ Play video games                        |
| _____ Attend soccer practice             | _____ Do math homework                        |
| _____ Do weightlifting exercises         |   |

While Justin is the only one who can decide how to spend his time, he can take some steps toward accomplishing his lifetime goal of being healthy by eating properly, exercising, and going to soccer practice. He can become a physical therapist by studying for the biology test and doing his math homework. He can gain valuable experience related to physical therapy by working in the gym. He cares about people and likes to maintain good relationships with others. Any tasks related to these goals are high-priority A activities.

What other activities are necessary B activities? He certainly needs to get up, shower, and get dressed. What are the C activities that could be postponed until tomorrow or later? Again, Justin needs to decide. Maybe he could postpone shopping for a new watch battery and gym shoes until the weekend. He would have to decide how much time to spend visiting with friends, watching TV, or playing video games. Since he likes these activities, he could use them as rewards for studying for the biology test and doing his math homework.

## How to Estimate Study and Work Time

Students are often surprised at the amount of time necessary for study to be successful in college. A general rule is that you need to study two hours for every hour spent in a college class. A typical weekly schedule of a full-time student would look like this:

### Typical College Schedule

15 hours of attending class  
+30 hours of reading, studying, and preparation  
45 hours total

A full-time job involves working 40 hours a week. A full-time college student spends 45 hours or more attending classes and studying. Some students will need more than 45 hours a week if they are taking lab classes, need help with study and learning skills, or are taking a heavy course load.

Some students try to work full-time and go to school full-time. While some are successful, this schedule is extremely difficult.

### The Nearly Impossible Schedule

15 hours attending class  
30 hours studying  
+40 hours working  
85 hours total

This schedule is the equivalent of having two full-time jobs! Working full-time makes it very difficult to find the time necessary to study for classes. Lack of study causes students to do poorly on exams and to doubt their abilities. Such a schedule causes stress and fatigue that make studying difficult. Increased stress can also lead to problems with personal relationships and emotional problems. These are all things that lead to dropping out of college.

Many students today work and go to college. Working during college can provide some valuable experience that will help you to find a job when you finish college. Working can teach you to manage your time efficiently and give you a feeling of independence and control over your own future. Many people need to work to pay for their education. A general guideline is to work no more than 20 hours a week if you plan to attend college full-time. Here is a workable schedule.

### Part-Time Work Schedule

12 hours attending class  
24 hours studying  
+20 hours working  
56 hours total

A commitment of 56 hours a week is like having a full-time job and a part-time job. While this schedule takes extra energy and commitment, many students are successful with it. Notice that the course load is reduced to 12 hours. This schedule involves taking one less class per semester. The class missed can be made up in summer school, or the time needed to graduate can be extended. Many students take five years to earn the bachelor's degree because they work part-time. It is better to take longer to graduate than to give up because of frustration and drop out of college. If you must work full-time, consider reducing your course load to one or two courses. You will gradually reach your goal of a college degree.

"The key is not to prioritize what's on the schedule, but to schedule your priorities."

Stephen Covey

"When you do the things you have to do when you have to do them, the day will come when you can do the things you want to do when you want to do them."

Zig Ziglar



## Part-Time Student Schedule

6 hours attending class  
12 hours studying  
+40 hours working  
58 hours total

"The bad news is time flies. The good news is you're the pilot."

Michael Althsuler

Add up the number of hours you are attending classes, double this figure for study time, and add to it your work time, as in the above examples. How many hours of commitment do you have? Can you be successful with your current level of commitment to school, work, and study?

To begin managing your schedule, use the weekly calendar located at the end of this chapter to write in your scheduled activities such as work, class times, and athletics.

## Schedule Your Success

### What Is Your Chronotype?

It is interesting that scientists describe different time preferences or chronotypes as larks, owls, or hummingbirds.<sup>2</sup> Understanding your chronotype is important in scheduling your learning at a time when you can learn most efficiently and use the rest of the time for less important tasks.

- Larks like to get up and go to bed early. They are most alert during the day with productivity peaking about two hours before noon. If you are a lark or morning person, schedule your classes and study time for the morning.
- Owls prefer to get up and go to bed late. They are most productive around 6 pm. If you are an owl or evening person, schedule your classes and study time for later in the day or evening.
- Humming birds are combination types that tend to be more like larks or owls, or somewhere in between.

Another way to describe time of day preference is your prime time. Use your prime time for studying and you will accomplish more in less time.

Researchers have found that night owls often have lower GPAs because they are frequently sleep deprived. Did you know that sleep deprivation can reduce your intelligence, cause weight gain, and accelerate the aging process? Healthy 30-year-olds who slept for only four hours a night for six days had the body chemistry of a 60-year-old.<sup>3</sup> Loss of sleep interferes with attention, memory, mathematical skills, logical reasoning, and manual dexterity. If you are a night owl, consider changing your sleeping pattern to make sure you get enough sleep. This change will be helpful in your career after college. Here are some suggestions for getting more sleep:

#### Avoid

- Staying up all night or late in the night to study.
- Alcohol, nicotine, exercise, or food late in the evening. Note that alcohol initially makes you sleepy, but it interferes with sleep later in the night.



Do this

- Relax before bedtime by reading a good book or listening to soft music.
- Have a regular pattern of sleep. Go to bed at the same time each evening and get up at the same time each morning.
- Get some exercise every day so that you feel tired at night.

## Using a Schedule

If you have not used a schedule in the past, consider trying a schedule for a couple of weeks to see if it is helpful in completing tasks and working toward your lifetime goals. There are several advantages to using a schedule:

- It gets you started on your work.
- It helps you avoid procrastination.
- It relieves pressure because you have things under control.
- It frees the mind of details.
- It helps you find time to study.
- It eliminates the panic caused by doing things at the last minute.
- It helps you find time for recreation and exercise.

Once you have made a master schedule that includes classes, work, and other activities, you will see that you have some blanks that provide opportunities for using your time productively. Here are some ideas for making the most of your schedule:

1. Fill in your study times. Use the time immediately before class for previewing and the time immediately after class for reviewing. Remember that you need to study two hours or more for each hour spent in a college class.



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2. Break large projects such as a term paper or studying for a test into small tasks and begin early. Double your time estimates for completion of the project. Larger projects often take longer than you think. If you finish early, use the extra time for something fun.

"The only thing even in this world is the number of hours in a day. The difference in winning or losing is what you do with these hours."

Woody Hayes

3. Set priorities. Make sure you include activities related to your lifetime goals.
4. Allow time for sleep and meals. It is easier to study if you are well rested and have good eating habits.
5. Schedule your time in manageable blocks of an hour or two. Having every moment scheduled leads to frustration when plans change.
6. Leave some time unscheduled to use as a shock absorber. You will need unscheduled time to relax and to deal with unexpected events.
7. Leave time for recreation, exercise, and fun.

See the weekly study schedule form at the end of this chapter.

## If You Dislike Schedules

Some personality types like more freedom and do not like the structure that a schedule provides. There are alternatives for those who do not like to use a schedule. Here are some additional ideas.



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1. A simple and fast way to organize your time is to use a to-do list. Take an index card or small piece of paper and simply write a list of what you need to do during the day. You can prioritize the list by putting an A or star by the most important items. Cross items off the list as you accomplish them. A list helps you focus on what is important and serves as a reminder not to forget certain tasks.
2. Another idea is to use monthly or yearly calendars to write down important events, tasks, and deadlines. Use these calendars to note the first day of school, when important assignments are due, vacations, and final exams. Place the calendars in a place where they are easily seen.
3. Use this simple question to keep you on track, "What is the best use of my time right now?"<sup>4</sup> This question works well if you keep in mind your goals and priorities.
4. Use reminders and sticky notes to keep on track and to remind yourself of what needs to be done each day. Place the notes in a place where you will see them, such as your computer, the bathroom mirror, or the dashboard of your car.
5. Some families use their refrigerators as time management devices. Use the refrigerator to post your calendars, reminders, goals, tasks, and to-do lists. You will see these reminders every time you open the refrigerator.
6. Invent your own unique ideas for managing time. Anything will work if it helps to accomplish your goals.

## Manage Your Time with a Web Application

There are thousands of new web applications available to organize your life. You can use a web application on your phone, laptop, computer, or other mobile device to:

- Create a to-do list or schedule.
- Send reminders when assignments are due.
- Organize your calendar and plan your tasks.
- Organize your study time and plan assignments.
- Avoid procrastination.
- Create a virtual assistant to keep you organized.

### QUIZ

#### Time Management, Part I

Test what you have learned by selecting the correct answers to the following questions.

1. The most important difference between a goal and a fantasy is
  - a. imagination.
  - b. procrastination.
  - c. action.
2. An A priority is
  - a. related to your lifetime goals.
  - b. something important.
  - c. something you have to do.
3. A general rule for college success is that you must spend \_\_\_\_ hours studying for every hour spent in a college class.
  - a. one
  - b. four
  - c. two
4. For a workable study schedule,
  - a. fill in all the blank time slots.
  - b. leave some unscheduled time to deal with the unexpected.
  - c. plan to study late at night.
5. To complete a large project such as a term paper,
  - a. break the project into small tasks and begin early.
  - b. schedule large blocks of time the day before the paper is due.
  - c. leave time for exercise, recreation, and fun before beginning on the project.

How did you do on the quiz? Check your answers: 1. c, 2. a, 3. c, 4. b, 5. a

## Time Management Tricks

Life is full of demands for work, study, family, friends, and recreation. Time management tricks can help you get started on the important tasks and make the most of your time. Try the following techniques when you are feeling frustrated and overwhelmed.

### Time Management Tricks

- Divide and conquer
- Do the first small step
- 80/20 rule
- Aim for excellence, not perfection
- Make learning fun
- Take a break
- Study in the library
- Learn to say no

## Divide and Conquer

When large tasks seem overwhelming, think of the small tasks needed to complete the project and start on the first step. For example, suppose you have to write a term paper. You have to take out a paper and pencil, log onto your computer, brainstorm some ideas, go to the library to find information, think about your main ideas, and write the first sentence. Each of these steps is manageable. It's looking at the entire project that can be intimidating.

I once set out hiking on a mountain trail. When I got to the top of the mountain and looked down, I enjoyed a spectacular view and was amazed at how high I had climbed. If I had thought about how high the mountain was, I might not have attempted the hike. I climbed the mountain by taking it one step at a time. That's the secret to completing any large project: break it into small, manageable parts, then take the first step and keep going.

Learning a small part at a time is also easy and helps with motivation for learning. While in college, carry around some material that you need to study. Take advantage of five or ten minutes of time to study a small part of your material. In this way you make good use of your time and enhance memory by using distributed practice. Don't wait until you have large blocks of uninterrupted study time to begin your studies. You may not have the luxury of large blocks of time, or you may want to spend that time in other ways.



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## Do the First Small Step

The most difficult step in completing any project is the first step. If you have a challenging project to do, think of a small first step and complete that small step. Make the first step something that you can accomplish easily and in a short amount of time. Give yourself permission to stop after the first step. However, you may find that you are motivated to continue with the project. If you have a term paper to write, think about some small step you can take to get started. Log onto your computer and look at the blank screen. Start writing some ideas. Type the topic into a computer search engine and see what information is available. Go to the library and see what is available on your topic. If you can find some interesting ideas, you can motivate yourself to begin the project. Once you have started the project, it is easier to continue.

## The 80/20 Rule

Alan Lakein is noted for many useful time management techniques. One that I have used over the years is the 80/20 rule. Lakein says, "If all items are arranged in order of value, 80 percent of the value would come from only 20 percent of the items, while the remaining 20 percent of the value would come from 80 percent of the items."<sup>5</sup> For example, if you have a list of ten items to do, two of the items on the list are more important than the others. If you were to do only the two most important items, you would have accomplished 80 percent of the value. If you are short on time, see if you can choose the 20 percent of the tasks that are the most valuable. Lakein noted that the 80/20 rule applies to many situations in life:

- 80 percent of file usage is in 20 percent of the files.
- 80 percent of dinners repeat 20 percent of the recipes.
- 80 percent of the washing is done on the 20 percent of the clothes worn most frequently.
- 80 percent of the dirt is on the 20 percent of the floor used most often.



Think about how the 80/20 rule applies in your life. It is another way of thinking about priorities and figuring out which of the tasks are C priorities. This prioritizing is especially important if you are short on time. The 80/20 rule helps you to focus on what is most important.

## Aim for Excellence, Not Perfection

Are you satisfied with your work only if it is done perfectly? Do you put off a project because you cannot do it perfectly? Aiming for perfection in all tasks causes anxiety and procrastination. There are times when perfection is not necessary. Dave Ellis calls this time management technique “It Ain’t No Piano.”<sup>6</sup> If a construction worker bends a nail in the framing of a house, it does not matter. The construction worker simply puts in another nail. After all, “it ain’t no piano.” It is another matter if you are building a fine cabinet or finishing a piano. Perfection is more important in these circumstances. We need to ask: Is the task important enough to invest the time needed for perfection? A final term paper needs to be as perfect as we can make it. A rough draft is like the frame of a house that does not need to be perfect.

In aiming for excellence rather than perfection, challenge yourself to use perspective to see the big picture. How important is the project and how perfect does it need to be? Could your time be better invested accomplishing other tasks? This technique requires flexibility and the ability to change with different situations. Do not give up if you cannot complete a project perfectly. Do the best that you can in the time available. In some situations, if life is too hectic, you may need to settle for completing the project and getting it in on time rather than doing it perfectly. With this idea in mind, you may be able to relax and still achieve excellence.

## Make Learning Fun by Finding a Reward

Time management is not about restriction, self-control, and deprivation. If it is done correctly, time can be managed to get more out of life and to have fun while doing it. Remember that behavior is likely to increase if followed by a reward. Think about activities that you find rewarding. In our time management example with Justin who wants to be a physical therapist, he could use many tasks as rewards for completing his studies. He could meet friends for pizza, call his girlfriend, play video games, or watch TV. The key idea is to do the studying first and then reward the behavior. Maybe Justin will not be able to do all of the activities we have mentioned as possible rewards, but he could choose what he enjoys most.

Studying first and then rewarding yourself leads to peace of mind and the ability to focus on tasks at hand. While Justin is out having pizza with his friends, he does not have to worry about work that he has not done. While Justin is studying, he does not have to feel that he is being deprived of having pizza with friends. In this way, he can focus on studying while he is studying and focus on having a good time while relaxing with his friends. It is not a good idea to think about having pizza with friends while studying or to think about studying while having pizza with friends. When you work, focus on your work and get it done. When you play, enjoy playing without having to think about work.

## Take a Break

If you are overwhelmed with the task at hand, sometimes it is best to just take a break. If you’re stuck on a computer program or a math problem, take a break and do



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“Don’t say you don’t have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein.”

H. Jackson Browne



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something else. As a general rule, take a break of 10 minutes for each hour of study. During the break, do something totally different. It is a good idea to get up and move around. Get up and pet your cat or dog, observe your goldfish, or shoot a few baskets. If time is really at a premium, use your break time to accomplish other important tasks. Put your clothes in the dryer, empty the dishwasher, or pay a bill.

## Learn to Say No Sometimes

Learn to say no to tasks that you do not have time to do. Follow your statement with the reasons for saying no: you are going to college and need time to study. Most people will understand this answer and respect it. You may need to say no to yourself as well. Maybe you cannot go out on Wednesday night if you have a class early on Thursday morning. Maybe the best use of your time right now is to turn off the TV or get off the Internet and study for tomorrow's test. You are investing your time in your future.

"Those who lie down with dogs, get up with fleas."  
Blackfoot

## Dealing with Time Bandits

Time bandits are the many things that keep us from spending time on the things we think are important. Another word for a time bandit is a time waster. In college, it is tempting to do many things other than studying. We are all victims of different kinds of bandits.

### ACTIVITY

Put a checkmark next to the items that waste your time. Add your own personal time wasters at the end of the list.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> TV                          | <input type="checkbox"/> Phone                         | <input type="checkbox"/> Sleeping in                     |
| <input type="checkbox"/> Other electronic devices    | <input type="checkbox"/> Household chores              | <input type="checkbox"/> Shopping                        |
| <input type="checkbox"/> Daydreaming                 | <input type="checkbox"/> Roommates                     | <input type="checkbox"/> Being easily distracted         |
| <input type="checkbox"/> Social networking           | <input type="checkbox"/> Video games                   | <input type="checkbox"/> Studying at a bad time          |
| <input type="checkbox"/> Saying yes when you mean no | <input type="checkbox"/> Partying                      | <input type="checkbox"/> Reading magazines               |
| <input type="checkbox"/> Friends                     | <input type="checkbox"/> Children                      | <input type="checkbox"/> Studying in a distracting place |
| <input type="checkbox"/> Internet                    | <input type="checkbox"/> iPod                          | <input type="checkbox"/> Movies                          |
| <input type="checkbox"/> Social time                 | <input type="checkbox"/> Waiting time                  | <input type="checkbox"/> Commuting time (travel)         |
| <input type="checkbox"/> Family                      | <input type="checkbox"/> Girlfriend, boyfriend, spouse |  |

List some of your personal time bandits here.

---



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Here are some ideas for keeping time bandits under control:

- **Schedule time for other people.** Friends and family are important, so we do not want to get rid of them! Discuss your goal of a college education with your friends and family. People who care about you will respect your goals. You may need to use a Do Not Disturb sign at times. If you are a parent, remember that you are a role model for your children. If they see you studying, they are more likely to value their own education. Plan to spend quality time with your children and the people who are important to you. Make sure they understand that you care about them.
- **Remember the rewards.** Many of the time bandits listed above make good rewards for completing your work. Put the time bandits to work for you by studying first and then enjoying a reward. Enjoy the TV, Internet, iPod, video games, or phone conversations after you have finished your studies. Aim for a balance of work, study, and leisure time.
- **Remind yourself about your priorities.** When time bandits attack, remind yourself of why you are in college. Think about your personal goals for the future. Remember that college is not forever. By doing well in college, you will finish in the shortest time possible.
- **Use a schedule.** Using a schedule or a to-do list is helpful in keeping you on track. Make sure you have some slack time in your schedule to handle unexpected phone calls and deal with the unplanned events that happen in life. If you cannot stick to your schedule, just get back on track as soon as you can.

### Journal Entry #3

Write a paragraph about how you will manage your time to accomplish your goal of a college education. Use any of these questions to guide your thinking:

- What are your priorities?
- How will you balance school, work, and family/friends?
- What are some time management tools you plan to use?
- How can you deal with time bandits?

## Dealing with Procrastination

Procrastination means putting off things until later. We all use delaying tactics at times. Procrastination that is habitual, however, can be self-destructive. Understanding some possible reasons for procrastination can help you use time more effectively and be more successful in accomplishing goals.

### Why Do We Procrastinate?

There are many psychological reasons for procrastinating. Just becoming aware of these may help you deal with procrastination. If you have serious difficulty managing your time

for psychological reasons, visit the counseling center at your college or university. Do you recognize any of these reasons for procrastination in yourself or others?



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- **Fear of failure.** Sometimes we procrastinate because we are afraid of failing. We see our performance as related to how much ability we have and how worthwhile we are as human beings. We may procrastinate in our college studies because of doubts about our ability to do the work. Success, however, comes from trying and learning from mistakes. There is a popular saying: falling down is not failure, but failing to get up or not even trying is failure.
- **Fear of success.** Most students are surprised to find out that one of the reasons for procrastination is fear of success. Success in college means moving on with your life, getting a job, leaving a familiar situation, accepting increased responsibility, and sometimes leaving friends behind. None of these tasks is easy. An example of fear of success is not taking the last step required to be successful. Students sometimes do not take the last class needed to graduate. Some good students do not show up for the final exam or do not turn in a major project. If you ever find yourself procrastinating on an important last step, ask yourself if you are afraid of success and what lies ahead in your future.
- **Perfectionism.** Some people who procrastinate do not realize that they are perfectionists. Perfectionists expect more from themselves than is realistic and more than others expect of themselves. There is often no other choice than to procrastinate because perfectionism is usually unattainable. Perfectionism generates anxiety that further hinders performance. Perfectionists need to understand that perfection is seldom possible. They need to set time limits on projects and do their best within those time limits.
- **Need for excitement.** Some students can only be motivated by waiting until the last minute to begin a project. These students are excited and motivated by playing a game of “Beat the Clock.” They like living on the edge and the adrenaline rush of responding to a crisis. Playing this game provides motivation, but it does not leave enough time to achieve the best results. Inevitably, things happen at the last minute to make the game even more exciting and dangerous: the printer breaks, the computer crashes, the student gets ill, the car breaks down, or the dog eats the homework. These students need to start projects earlier to improve their chances of success. It is best to seek excitement elsewhere, in sports or other competitive activities.
- **Excellence without effort.** In this scenario, students believe that they are truly outstanding and can achieve success without effort. These students think that they can go to college without attending classes or reading the text. They believe that they can pass the test without studying. They often do not succeed in college the first semester, which puts them at risk of dropping out of school. They often return to college later and improve their performance by putting in the effort required.
- **Loss of control.** Some students fear loss of control over their lives and procrastinate to gain control. An example is students who attend college because others (such as parents) want them to attend. Procrastination becomes a way of gaining control over the situation by saying, “You can’t make me do this.” They attend college but accomplish nothing. Parents can support and encourage education, but students need to choose their own goals in life and attend college because it is an important personal goal.

## Tips for Dealing with Procrastination

When you find yourself procrastinating on a certain task, think about the consequences. Will the procrastination lead to failing an exam or getting a low grade? Think about the rewards of doing the task. If you do well, you can take pride in yourself and celebrate your success. How will you feel when the task is completed? Will you be able to enjoy your leisure time without guilt about not doing your work? How does the task help you to achieve your lifetime goals?

Maybe the procrastination is a warning sign that you need to reconsider lifetime goals and change them to better suit your needs.

### Procrastination Scenario

*George is a college student who is on academic probation for having low grades. He is required to make a plan for improving his grades in order to remain in college. George tells the counselor that he is making poor grades because of his procrastination. He is an accounting major and puts off doing homework because he dislikes it and does not find it interesting. The counselor asks George why he had chosen accounting as a major. He replies that accounting is a major that is in demand and has a good salary. The counselor suggests that George consider a major that he would enjoy more. After some consideration, George changes his major to psychology. He becomes more interested in college studies and is able to raise his grades to stay in college.*

Most of the time, you will reap benefits by avoiding procrastination and completing the task at hand. Jane Burka and Lenora Yuen suggest the following steps to deal with procrastination:

1. Select a goal.
2. Visualize your progress.
3. Be careful not to sabotage yourself.
4. Stick to a time limit.
5. Don't wait until you feel like it.
6. Follow through. Watch out for excuses and focus on one step at a time.
7. Reward yourself after you have made some progress.
8. Be flexible about your goal.
9. Remember that it does not have to be perfect.<sup>7</sup>



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## QUIZ

### Time Management, Part II

Test what you have learned by selecting the correct answers to the following questions.

1. To get started on a challenging project,
  - a. think of a small first step and complete it.
  - b. wait until you have plenty of time to begin.
  - c. wait until you are well rested and relaxed.
2. If you are completing a to-do list of 10 items, the 80/20 rule states that
  - a. 80% of the value comes from completing most of the items on the list.
  - b. 80% of the value comes from completing two of the most important items.
  - c. 80% of the value comes from completing half of the items on the list.
3. It is suggested that students aim for
  - a. perfection.
  - b. excellence.
  - c. passing.
4. Sometimes students procrastinate because of
  - a. fear of failure.
  - b. fear of success.
  - c. all of the above.
5. Playing the game "Beat the Clock" when doing a term paper results in
  - a. increased motivation and success.
  - b. greater excitement and quality work.
  - c. increased motivation and risk.

How did you do on the quiz? Check your answers: 1. a, 2. b, 3. b, 4. c, 5. c

### Journal Entry #4

Write a paragraph about how you will avoid procrastination. Consider these ideas when thinking about procrastination: fear of failure, fear of success, perfectionism, need for excitement, excellence without effort, and loss of control. How will you complete your assignments on time?

## Managing Your Money

To be successful in college and in life, you will need to manage not only time, but money. One of the top reasons that students drop out of college is that they cannot pay for their education or that they have to work so much that they do not have time for school. Take a look at your lifetime goals. Most students have a goal related to money, such as becoming financially secure or becoming wealthy. If financial security or wealth is one of your goals, you will need to begin to take some action to accomplish that goal. If you don't take action on a goal, it is merely a fantasy.

"Education costs money, but then so does ignorance."

Claus Moser



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### How to Become a Millionaire

**Save regularly.** Frances Leonard, author of *Time Is Money*, cites some statistics on how much money you need to save to become a millionaire.<sup>8</sup> You can retire with a million dollars by age 68 by saving the following amounts of money at various ages. These figures assume a 10 percent return on your investment.

At age 22, save \$87 per month

At age 26, save \$130 per month

At age 30, save \$194 per month

At age 35, save \$324 a month

Notice that the younger you start saving, the less money is required to reach the million-dollar goal. (And keep in mind that even a million dollars may not be enough money to save for retirement.) How can you start saving money when you are a student struggling to pay for college? The answer is to practice money management techniques and to begin a savings habit, even if the money you save is a small amount to buy your books for next semester. When you get that first good job, save 10 percent of the money. If you are serious about becoming financially secure, learn about investments such as real estate, stocks and bonds, and mutual funds. Learning how to save and invest your money can pay big dividends in the future.



## Managing Your Money

- Monitor your spending
- Prepare a budget
- Beware of credit and interest
- Watch spending leaks

## Budgeting: The Key to Money Management

Money management begins with looking at your attitude toward money. Pay attention to how you spend your money so that you can accomplish your financial goals such as getting a college education, buying a house or car, or saving for the future. One of the most important things that you can do to manage your money and begin saving is to use a budget. A budget helps you become aware of how you spend your money and will help you make a plan for the future. It is important to control your money, rather than letting your money control you.

**Monitor how you spend your money.** The first step in establishing a workable budget is to monitor how you are actually spending your money at the present time. For one month, keep a list of purchases with the date and amount of money spent for each. You can do this on a sheet of paper, on your calendar, on index cards, or on a money management application for your phone. If you write checks for items, include the checks written as part of your money monitor. At the end of the month, group your purchases in categories such as food, gas, entertainment, and credit card payments, and add them up. Doing this will yield some surprising results. For example, you may not be aware of just how much it costs to eat at a fast-food restaurant or to buy lunch or coffee every day.



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**Prepare a budget.** One of the best tools for managing your money is a budget. At the end of this chapter, you will find a simple budget sheet that you can use as a college student. After you finish college, update your budget and continue to use it. Follow these three steps to make a budget:

1. Write down your income for the month.
2. List your expenses. Include tuition, books, supplies, rent, telephone, utilities (gas, electric, water, cable TV, internet), car payments, car insurance, car maintenance (oil, repairs), parking fees, food, personal grooming, clothes, entertainment, savings, credit card payments, loan payments, and other bills. Use your money monitor to discover how you are spending your money and include categories that are unique to you.
3. Subtract your total expenses from your total income. You cannot spend more than you have. Make adjustments as needed.



**Beware of credit and interest.** College students are often tempted to use credit cards to pay for college expenses. This type of borrowing is costly and difficult to repay. It is easy to pull out a plastic credit card and buy items that you need and want. Credit card companies earn a great deal of money from credit cards. Jane Bryant Quinn gives an example of the cost of credit cards.<sup>9</sup> She says that if you owe \$3,000 at 18 percent interest and pay the minimum payment of \$60 per month, it will take you 30 years and 10 months to get out of debt! Borrowing the \$3,000 would cost about \$22,320 over this time! If you use a credit card, make sure you can pay it off in one to three months. It is good to have a credit card in order to establish credit and to use in an emergency.

**Watch those spending leaks.** We all have spending problem areas. Often we spend small amounts of money each day that add up to large spending leaks over time. For example, if you spend \$3 on coffee each weekday for a year, this adds up to \$780 a year! If you eat lunch out each weekday and spend \$8 for lunch, this adds up to \$2,080 a year. Here are some common areas for spending leaks:

- Fast food and restaurants
- Entertainment and vacations
- Clothing
- Miscellaneous cash
- Gifts



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## Need More Money?

You may be tempted to work more hours to balance your budget. Remember that to be a full-time college student, it is recommended that you work no more than 20 hours per week. If you work more than 20 hours per week, you will probably need to decrease your course load. Before increasing your work hours, see if there is a way you can decrease your monthly expenses. Can you make your lunch instead of eating out? Can you get by without a car? Is the item you are purchasing a necessity, or do you just want to have it? These choices are yours.

**1. Check out financial aid.** All students can qualify for some type of financial aid. Visit the Financial Aid Office at your college for assistance. Depending on your income level, you may qualify for one or more of the following forms of aid.

- **Loans.** A loan must be paid back. The interest rate and terms vary according to your financial need. With some loans, the federal government pays the interest while you are in school.

"Money is, in some respects, like fire; it is a very excellent servant, but a terrible master."

P. T. Barnum

"Empty pockets never held anyone back. Only empty heads and empty hearts can do that."

Norman Vincent Peale

- **Grants.** A grant does not need to be repaid. There are both state and federal grants based on need.
- **Work/study.** You may qualify for a federally subsidized job depending on your financial need. These jobs are often on campus and provide valuable work experience for the future.

The first step in applying for financial aid is to fill out the Free Application for Federal Student Aid (FAFSA). This form determines your eligibility for financial aid. You can obtain this form from your college's financial aid office or over the Internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Here are some other financial aid resources that you can obtain from your financial aid office or over the Internet.

- **Federal Student Aid Resources.** This site provides resources on preparing for college, applying for aid, online tools, and other resources: <https://studentaid.ed.gov/sa/resources>.
- **How to apply for financial aid.** Learn how to apply for federal financial aid and scholarships at [www.finaid.org](http://www.finaid.org).

2. **Apply for a scholarship.** Applying for a scholarship is like having a part-time job, only the pay is often better, the hours are flexible, and you can be your own boss. For this part-time job, you will need to research scholarship opportunities and fill out applications. There are multitudes of scholarships available, and sometimes no one even applies for them. Some students do not apply for scholarships because they think that high grades and financial need are required. While many scholarships are based on grades and financial need, many are not. Any person or organization can offer a scholarship for any reason they want. For example, scholarships can be based on hobbies, parent's occupation, religious background, military service, and personal interests, to name a few.

There are several ways to research a scholarship. As a first step, visit the financial aid office on your college campus. This office is staffed with persons knowledgeable about researching and applying for scholarships. Organizations or persons wishing to fund scholarships often contact this office to advertise opportunities.

You can also research scholarships through your public or college library. Ask the reference librarian for assistance. You can use the Internet to research scholarships as well. Use any search engine such as [Google.com](http://Google.com) and simply type in the keyword scholarships. The following websites index thousands of scholarships:

- The Federal Student Aid Scholarship site is located at <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- [fastweb.com](http://fastweb.com)
- [college-scholarships.com](http://college-scholarships.com)
- <http://www.scholarships.com/>
- [collegenet.com/mach25](http://collegenet.com/mach25)
- [studentscholarshipsearch.com](http://studentscholarshipsearch.com)
- [collegeboard.com/paying](http://collegeboard.com/paying)

To apply for scholarships, start a file of useful material usually included in scholarship applications. You can use this same information to apply for many scholarships.

- Three current letters of recommendation
- A statement of your personal goals
- A statement of your financial need
- Copies of your transcripts
- Copies of any scholarship applications you have filled out

Be aware of scholarship scams. You do not need to pay money to apply for a scholarship. No one can guarantee that you will receive a scholarship. Use your college scholarship office and your own resources to research and apply for scholarships.



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## The Best Ideas for Becoming Financially Secure

Financial planners provide the following ideas as the best ways to build wealth and independence.<sup>10</sup> If you have financial security as your goal, plan to do the following:

1. **Use a simple budget to track income and expenses.** Do not spend more than you earn.
2. **Have a financial plan.** Include goals such as saving for retirement, purchasing a home, paying for college, or taking vacations.
3. **Save 10 percent of your income.** As a college student, you may not be able to save this much, but plan to do it as soon as you get your first good-paying job. If you cannot save 10 percent, save something to get in the habit of saving. Save to pay for your tuition and books.
4. **Don't take on too much debt.** Be especially careful about credit cards and consumer debt. Credit card companies often visit college campuses and offer high-interest credit cards to students. It is important to have a credit card, but pay off the balance each month. Consider student loans instead of paying college fees by credit card.
5. **Don't procrastinate.** The earlier you take these steps toward financial security, the better.

## Tips for Managing Your Money

Keeping these guidelines in mind can help you to manage your money.

- Don't let friends pressure you into spending too much money. If you can't afford something, learn to say no.
- Keep your checking account balanced or use online banking so you will know how much money you have.
- Don't lend money to friends. If your friends cannot manage their money, your loan will not help them.
- Use comparison shopping to find the best prices on the products that you buy.
- Get a part-time job while in college. You will earn money and gain valuable job experience.
- Don't use shopping as a recreational activity. When you visit the mall, you will find things you never knew you needed and will wind up spending more money than intended.
- Make a budget and follow it. This is the best way to achieve your financial goals.

## Do What Is Important First

The most important thing you can do to manage time and money is to spend it on what is most important. Manage time and money to help you live the life you want. How can you do this? Author Stephen Covey wrote a book titled *The Seven Habits of Highly Effective People*. One of the habits is “Put first things first.” Covey suggests that in time management, the “challenge is not to manage our time but to manage ourselves.”<sup>11</sup>

How can you manage yourself? Our first thoughts in answering this question often involve suggestions about willpower, restriction, and self-control. Schedules and budgets are seen as instruments for self-control. It seems that the human spirit resists attempts at control, even when we aim to control ourselves. Often the response to control is rebellion. With time and money management, we may not follow a schedule or budget. A better approach to begin managing yourself is to know your values. What is important in your life? Do you have a clear mental picture of what is important? Can you describe your values and make a list of what is important to you? With your values and goals in mind, you can begin to manage both your time and your money.

When you have given some thought to your values, you can begin to set goals. When you have established goals for your life, you can begin to think in terms of what is most important and establish your priorities. Knowing your values is essential in making decisions about how to invest your time and money. Schedules and budgets are merely tools for helping you accomplish what you have decided is important. Time and money management is not about restriction and control, but about making decisions regarding what is important in your life. If you know what is important, you can find the strength to say no to activities and expenditures that are less important.

As a counselor, I have the pleasure of working with many students who have recently explored and discovered their values and are highly motivated to succeed. They are willing to do what is important first. I recently worked with a young couple who came to enroll in college. They brought their young baby with them. The new father was interested in environmental engineering. He told

me that in high school, he never saw a reason for school and did just the minimum needed to get by. He was working as a construction laborer and making a living, but did not see a future in the occupation. He had observed an environmental engineer who worked for the company and decided that was what he wanted for his future. As he looked at his new son, he told me that he needed to have a better future for himself and his family.

He and his wife decided to do what was important first. They were willing to make the sacrifice to attend school and invest the time needed to be successful. The father planned to work during the day and go to school at night. Later, he would go to school full-time and get a part-time job in the evening. His wife was willing to get a part-time job also, and they would share in taking care of the baby. They were willing to manage their money carefully to accomplish their goals. As they left, they added that their son would be going to college as well.

How do you get the energy to work all day, go to school at night, and raise a family? You can't do it by practicing self-control. You find the energy by having a clear idea of what you want in your life and focusing your time and resources on the goal. Finding what you want to do with your life is not easy either. Many times people find what they want to do when some significant event happens in their lives.

Begin to think about what you want out of life. Make a list of your important values and write down your lifetime goals. Don't forget about the people who are important to you, and include them in your priorities. Then you will be able to do what is important first.

“Fathers send their sons to college either because they went to college or because they didn't.”

L. L. Henderson



## Journal Entry #5

What is your plan for managing your money? Consider these ideas when thinking about your plan: monitoring how you spend your money, using a budget, applying for financial aid and scholarships, saving money, and spending money wisely.

## Stories from the Elders

This chapter has asked you to consider lifetime goals and developing a plan to reach those goals. This will take commitment, investment, and courage on your part. You have been asked to consider how you manage your time and how you define your priorities. Determining this will help you to understand the type of commitment of time that is needed for college success. Along with managing time is the need to manage your money wisely to allow yourself to accomplish your goals. As a student you will need to become knowledgeable about money resources like scholarships and financial aid. And, just as importantly, you may also need to learn to delay gratification, and put off large purchases until you have completed your education. Don't weigh yourself down with debt and worries now; focus on your goals and college success. Time, energy, and money are all part of the commitment and investment you are making to your future life success.

The story you are about to read comes to us from the Navajo, Dine, people of the Southwestern United States. The Navajo people live predominately in Arizona and New Mexico. They are well known as artisans of silver and turquoise jewelry, sand painting, and weaving. The weaving has become a tradition of the women of the tribe and they often utilize wool they harvest from their herds of sheep. Originally the weavers produced textiles used for blankets, cloaks, dresses, and saddle blankets. Today, it has become a highly regarded art form and produces much of the commercial enterprise for the Navajo economy.

### How the Navajo Learned to Weave

In the Canyon de Chelly National Park stands a massive monolith made of sandstone known as Spider Rock. The Navajo or Dine people believe that this is the home of Spider Woman. The Dine believe that Spider Woman has strong spiritual powers and that she saved them as they entered this world.

One day a young girl feeling a bit lonely wanders into the desert to look for cactus flowers. Soon she sees a trail of smoke coming out of the ground. "Hmm, how strange is this, how can fire be coming out of the ground?" she thinks to herself.

Being of a curious nature she runs over to take a look into the hole. She bends down and peers into the hole with one eye. Expecting to see fire or darkness underground, she is surprised to see Spider Woman spinning a blanket. The underground is lit up with a magical glow because Spider Woman is

spinning on a loom made of sun rays and lightning bolts and the room glows with warm light.

Spider Woman senses the girl is near and without turning her head or looking away from her weaving, she says, "Who is it I feel close to me?" The girl is surprised that Spider Woman knows she is there and she quietly and shyly responds, "It is I, just a lonely girl walking about passing the day. The blanket you weave is more beautiful than any I have ever seen."

Spider Woman then says to the girl, "Would you like to come down and touch my blanket? You

"I seek strength, not to be greater than my brother, but to fight my greatest enemy—myself."  
Chief Yellow Lark, Lakota

"Those who have one foot in the canoe, and one foot on the boat, are going to fall into the water."

Tuscarora

will feel the power of the universe and the warm glow of the sun.”

The girl joins Spider Woman and sits quietly as she listens to Spider Woman chant as she weaves. After some time, Spider Woman asks the girl, “Well, if you are feeling so lonely these days, maybe you would like to learn to weave?”

The girl is a quick learner and soon perfects her weaving skill. Later the girl returns home and begins to weave beautiful blankets for her friends and family. The Dine people are amazed at her skill and they ask her to tell them all about Spider Woman and to teach them to weave also. The girl shares her knowledge and skill with all who

want to learn and becomes a friend to many. She is never lonely again.

Dine children are taught that if they do not behave well and listen to their parents and elders, Spider Woman would cover them with a web, entrap them, and eat them as a meal.

The Dine believe in the power of Spider Woman so much that they often rub the hands of their infant daughters with spider webs to ensure her weaver’s spirit is passed on.

The Dine people believe to this day that Spider Woman lives in the Canyon de Chelley where her spirit still guides the weavers’ hands.

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## Talking Circle

Use these questions for discussion in a talking circle or consider at least one of these questions as you respond in a journal entry:

1. In the story, lonely girl doesn’t have a plan for her day or for her future. Yet, she luckily comes upon Spider Woman, and her life’s plan unfolds. How will you go about planning your life? Will you hope to stumble upon the good fortune of lonely girl, or will you take a more strategic approach? How will you do that?
2. Lonely girl shares her knowledge freely and openly and as a result, is never lonely again. In some ways, lonely girl is a mentor to others and becomes a generous resource to her people. Have you had mentors in your life? Can you talk about someone you know who has been a successful college student and is now a working professional? What sacrifices did that person have to make to be able to complete their college educational goals?
3. Spider Woman is depicted as a strong and magical character. The Dine believe that she has created much of what lies upon the earth. Can you define your own character strengths? What are some deep beliefs you have in your own ability to weave a successful life?





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## College Success 1

The College Success 1 website is continually updated with supplementary material for each chapter including Word documents of the journal entries, classroom activities, handouts, videos, links to related materials, and much more. See <http://www.collegesuccess1.com/>.

### Notes

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# My Lifetime Goals: Brainstorming Activity

Name \_\_\_\_\_

Date \_\_\_\_\_

1. Think about the goals that you would like to accomplish in your life. At the end of your life, you do not want to say, "I wish I would have \_\_\_\_\_." Set a timer for five minutes and write whatever comes to mind about what you would like to do and accomplish over your lifetime. Include goals in these areas: career, personal relationships, travel, and financial security or any area that is important to you. Write down all your ideas. The goal is to generate as many ideas as possible in five minutes. You can reflect on which ones are most important later. You may want to do this as part of a group activity in your class.

Look over the ideas you wrote above and highlight or underline the goals that are most important to you.

2. Ask yourself what you would like to accomplish in the next five years. Think about where you want to be in college, what you want to do in your career, and what you want to do in your personal life. Set a timer and write whatever comes to mind in five minutes. The goal is to write down as many ideas as possible.

Again, look over the ideas you wrote and highlight or underline the ideas that are most important to you.

3. What goals would you like to accomplish in the next year? What are some steps that you can begin now to accomplish your lifetime goals? Consider work, study, leisure, and social goals. Set your timer for five minutes and write down your goals for the next year.

Review what you wrote and highlight or underline the ideas that are most important to you. When writing your goals, include fun activities as well as taking care of others.

Looking at the items that you have highlighted or underlined, make a list of your lifetime goals using the form that follows. Make sure your goals are specific enough so that you can break them into steps you can achieve.

# My Lifetime Goals

Name \_\_\_\_\_

Date \_\_\_\_\_

Using the ideas that you brainstormed in the previous exercise, make a list of your lifetime goals. Make sure your goals are specific and concrete. Begin with goals that you would like to accomplish over a lifetime. In the second section, think about the goals you can accomplish over the next one to three years.

Long-Term Goals (lifetime goals)

Short-Term Goals (one to three years)

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What are some steps you can take now to accomplish intermediate and long-term goals?

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# Successful Goal Setting

Name \_\_\_\_\_ Date \_\_\_\_\_

Look at your list of lifetime goals. Which one is most important? Write the goal here:

Answer these questions about the goal you have listed above.

1. What skills, abilities, and resources do you have to achieve this goal? What skills, abilities, and resources will you need to develop to achieve this goal?
2. Do you believe you can achieve it? Write a brief positive statement about achieving this goal.
3. State your goal in specific terms that can be observed or counted. Rewrite your goal if necessary.
4. Write a brief statement about how this goal will give you personal satisfaction.

5. How will you motivate yourself to achieve this goal?

6. What are your personal values that match this goal?

7. List some steps that you will take to accomplish this goal.

8. When will you finish this goal?

9. What roadblocks will make this goal difficult to achieve?

10. How will you deal with these roadblocks?

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# Weekly College Schedule

Name \_\_\_\_\_ Date \_\_\_\_\_

Copy the following schedule to use in future weeks or design your own schedule. Fill in this schedule and try to follow it for at least one week. First, fill in scheduled commitments (classes, work, activities). Next, fill in the time you need for studying. Put in some tasks related to your lifetime goals. Leave some blank time as a shock absorber to handle unexpected activities.

Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7 A.M.							
8							
9							
10							
11							
Noon							
1 P.M.							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							

# Weekly To-Do Chart

Name \_\_\_\_\_ Date \_\_\_\_\_

Using a to-do list is an easy way to remind yourself of important priorities each day. This chart is divided into three areas representing types of tasks that college students need to balance: academic, personal, and social.

## Weekly To-Do List

	Monday	Tuesday	Wednesday	Thursday	Friday
Academic					
Personal					
Social					



# Study Schedule Analysis

Name \_\_\_\_\_ Date \_\_\_\_\_

Before completing this analysis, use the schedule form to create a master schedule. A master schedule blocks out class and work times as well as any regularly scheduled activities. Looking at the remaining time, write in your planned study times. It is recommended that you have two hours of study time for each hour in class. For example, a three-unit class would require six hours of study time. A student with 12 units would require 24 hours of study time. You may need more or fewer hours, depending on your study skills, reading skills, and difficulty of courses.

1. How many units are you enrolled in?
2. How many hours of planned study time do you have?
3. How many hours do you work each week?
4. How many hours do you spend in relaxation/social activities?
5. Do you have time planned for exercise?
6. Do you get enough sleep?
7. What are some of your time bandits (things that take up your time and make it difficult to accomplish your goals)?

Write a few discovery statements about how you use your time.

8. Are you spending enough time to earn the grades you want to achieve? Do you need to spend more time studying to become successful?

9. Does your work schedule allow you enough time to study?

10. How can you deal with your time bandits?

11. How can you use your time more effectively to achieve your goals?

# Budgeting for College

Name \_\_\_\_\_ Date \_\_\_\_\_

Before you complete this budget, monitor your expenses for one month. Write down all expenditures and then divide them into categories that have meaning for you. Then complete the following budget and try to follow it for at least two months. Do this exercise on your own, since it is likely to contain private information.

## College Student Monthly Budget

Monthly income for _____ (month)		
Income from job _____		
Money from home _____	<b>Total Income</b>	<input type="text"/>
Financial aid _____		
Other _____		
<b>Budgeted Monthly Expenses:</b>	<b>Actual Monthly Expenses:</b>	
<b>Total Budgeted</b>	<input type="text"/>	<b>Total Actual</b>
<b>Total Income</b>	<input type="text"/>	<b>Minus Total Budgeted</b>
	<input type="text"/>	<b>Equals</b>
	<input type="text"/>	<input type="text"/>

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