



**UNDERSTANDING
YOUR LIFE'S PERSPECTIVE**

There is no doubt that for many people, life is simply too overwhelming. Everyone is given the same 24 hours in a day, but everything you do takes time.

To fit it all in, it's imperative to prioritize, organize, and delegate. We live in a hectic and complex world. It's natural to want to get a lot done and to be able to point to your accomplishments. However, if you don't slow down and set some goals for your life, personally and work wise, things won't go as planned and will feel a lot more complicated.

GETTING YOUR PRIORITIES RIGHT

When you want to simplify your life, the first thing that must happen is to set your priorities. This works for both your personal life and your work life.

Whether it's a large project or a small one doesn't matter. Knowing how to choose where to start, how to organize it, and what's most important is essential to your success.

List Every Task You Need to Do

When you have things to do, it's essential to know what you are doing at any given time in the day. Listing out all the tasks you need to do on any given day is an excellent way to figure out how to organize each task and get it done the right way.

Think of this just like Marie Kondo's method of organizing your bedroom. You need to be able to see everything you have before you can organize it and classify it.

Put Each Task in the Right Category

Try to put each task into a category that lets you know what it's for: personal or work. Then also identify whether this task is important, urgent, or something else. This is going to help you identify tasks that you can let someone else do, as well as identify tasks that you're doing that you can simply let go.

Move Urgent Tasks to the Top

When you notice that some of the tasks are urgent, put them up at the top. For some people, it helps to separate work from personal, but others prefer to just list tasks in the order by which they'll take care of them. You can make two lists, or you can put it all in one if you have correctly identified whether it's urgent or not.

Determine the Value of the Task

One of the things you must look at for each task is its value. This is easier to identify if it's a work thing. You know that putting an item that people can buy up for sale is going to make you money, so it has a high value. But you also know that taking your child to piano lessons is a high value task.

Know the Effort the Task Will Take

This is another important thing to note when you are organizing your tasks. It also helps to look at effort versus value to help classify a task. How long does something really take you to do? How much money does it cost you to outsource it? Identify all the resources any one task takes - whether it's you, someone else, money, or a product that helps with it (like maybe to do this task you have to use specialized software that is expensive to buy and hard to understand). In the last case, after studying the situation you may determine to outsource, for example.

Determine Which Tasks to Cut or Outsource

Now that you have it all out in the open, it's important to look at the tasks and determine which tasks you don't even need to do at all, or that you can let someone else do.

It doesn't matter whether it's cleaning your house, cooking your dinner, doing your laundry or outsourcing something at work or in your business if you have one – the important point is to let go of the things you do not need to do yourself when it's feasible to do so.

Don't skip this step for simplifying your life. You can separate it up if you want to, doing personal and work separately. But whether we like it or not, work and life are inextricably connected for most people today. Knowing how to prioritize at home and work will make your life much more straightforward.

THE POWER OF BEING WELL-ORGANIZED

There are clear benefits to being organized. Several studies point to disorganization as being one of the main reasons people suffer from anxiety at work and at home. When people feel so busy, they feel as if they cannot function and that it is not suitable for them - for their home life or for their jobs. As you simplify your life and become more organized, you'll reap all these benefits.

- **You'll Be Able to Focus More** – When you are organized, focusing on a task at hand is always more comfortable because you're giving yourself the time to focus. No one is good at multitasking. Studies have proved time and again that people just think they're good at multitasking, but no one is.
- **You'll Become More Productive** – When you plan, organize, and systemize every aspect of your life, you'll become super-productive. You'll get more done than most people because most people don't plan or organize in a way that makes them more productive.

- **You'll Have More Power over Your Time** – While you're given the same 24 hours in a day as every other human being is given, the fact that you know how to use the time given is going to be a huge advantage. You're going to feel as if you have more time even though you don't, due to the organization of the time you have. For example, if you take a shopping list to the store, you're less likely to have to waste time going back again.
- **You'll Experience Less Stress** – The appearance of less clutter around your environment, at home and at work, will automatically reduce your stress. The main reason is that you're avoiding time wasters looking for things.
- **You'll Experience More Work-Life Balance** – It's easy to be overworked these days. Most jobs don't have as rigid work times as they used to have. In fact, a lot of jobs want you there as much as possible. However, when you get organized and increase your productivity over everyone else's, no one is going to complain when you go to your son's ball game instead of working.
- **You'll Get Better at Setting and Achieving Goals** – When you are organized, it helps you notice what is important and what is not as important.

That means that you can set better goals because you know what is most valuable to you and your life. Plus, due to your organization, you will be able to implement and take action better.

- **You'll Feel More Positive Every Day** – A funny thing happens when your life is organized; you just start feeling happy. The main reason is that you have fewer stress hormones running through your veins. The other thing that happens is that you begin to feel successful in life. That makes everyone happy.
- **Your Creativity Will Increase** – It might seem counterproductive at first glance that organization and planning can make you more creative, but it's true. Your mind cannot get into a creative flow if you are being interrupted all the time by other things. By setting up your environment to be creative, you will succeed.
- **You'll Have More Energy and Excitement for Each Day** – Waking up and knowing that you can get through your day and feel accomplished is going to make you feel more excitement and energy for your life. You'll want to tackle the day because you know you will win.

- **You'll Experience More Freedom** – If you are currently feeling as if all you do is work without any fun in your life, and then you set up a plan to simplify your life, you will automatically experience more freedom. Time freedom is a great thing because once you realize you have time freedom, the next thing you will realize is that you have money freedom too. That's powerful stuff.

Just think about how your mornings will be different if you've organized everything the night before. Think about how different dinnertime will be if you've organized and planned. How fun will it be to take a Sunday to play golf instead of doing laundry because you decided to outsource it? Your day may look different from this one, but it will be simpler when you've taken the time to bring organization into all aspects of your life.

THE ART OF DELEGATION

Mastering the art of delegation is one of the skills that can totally change your life. The problem with most people, especially women, is that they tend to think they're the only one who can do something and do it right. The thing to remember, though, is that "right" is often subjective. Maybe someone else can do it perfectly fine.

Let's look at some factors that can help you master the art of delegation so that you can simplify your life by leveraging other people's time.

Hand Off the Right Type of Tasks

First, get a handle on all the tasks that you do. When you can organize and categorize them, you can look at ways to make each task easier to accomplish.

In some cases, you can automate them with technology, in other cases, you'll need to find a person to handle that task for you.

Give the Tasks to the Right Person

In addition to handing off the right type of tasks, you'll want to find the right person for that task. If you know someone who is already good at that thing you need to be done, they're the most natural person to hire because they already know how to do it.

You just give it to them and let them do it. If you find someone who hasn't done it before, you'll have to train them. That is an idea if your budget is lower but hiring an expert will make everything simpler.

Get Out of Their Way

Once you pass the task on to someone else, get out of their way. Don't micromanage. Sure, give them some expectations for the task. For example, if you hire someone to clean your home, make sure to let them know about the things you deem important for the cleaning to be considered sufficient to you, then let them do it.

Most service providers already have a specific method for doing that task based on their expertise, so it's always best after you've agreed on deliverables to let them get on with it.

Use Your New-Found Time Productively

It's not enough to just delegate a task to someone else, and that's that. Instead, use the time you gain to do something productive. If you use that time to do something important to you such as spend time with your kids, your partner, friends – or to do money-making tasks, you're going to feel so much more productive and enjoy delegating more.

If someone else can do something faster, cheaper, and the same quality (or close) as you, why wouldn't you delegate? If you are feeling overwhelmed because you are doing too much, there is no point in continuing. Instead, invest in training and delegating to others because you'll not only improve your own life but maybe theirs too.

AUTOMATION THAT WILL SAVE YOU TIME

One way to become more productive is to automate the things that you can. Today there is an enormous amount of automation that you can do, both at work and in your personal life.

Let's go over a few ideas that might make a massive difference in your day, making it that much more simplified using technology and good habits.

- **Set Up Your Computer Properly** – Your computer can maintain itself with the right additions of software.

Set up your computer so that it automatically updates, automatically checks for viruses, and keeps the computer clean. Whether you have a Mac or a PC, there are options for you to learn about.

- **Pay Your Bills Via Your Bank's Bill Payment System** – Now, most credit cards and bills today let you set up automatic payment options directly through them, but setting them up via your bank's system is a better and more organized way to do it because if you need to change something it's all in one place. You can automate the payment process, or you can simply go online and click to pay when you're ready. Most banks today offer this service free too.
- **Automate Meal Planning with a Dinner Kit** – If you find that meal planning and shopping take too much time, you can automate much of this by signing up for a meal kit delivery service. They will then send you an email before each shipment, letting you know the additional things you need to buy. Then you can set up an order via Instacart.com for your local grocery store too, and even automate some of that via Amazon's Subscribe and Save options.
- **Go Paperless** – If you have a lot of paperwork you're always going through, try to find a way to go paperless. Paperless files are easier to find with a search than other types of files. Plus, you can set it up to do some of this automatically if you learn how to use your computer.

On Mac, it's called "Automator on the Mac," and on Windows, it's called "Actions on Windows." You can also learn how to use Zapier.com to automate a lot of filing functions, both at home and at work.

- **Learn to Use Your Smartphone** – Everyone has this wonderful device today called a "smartphone" that has more computing power than the computer that sent people to the moon the first time. If you learn to use the tools such as list keeping, shut on, and shutoffs, and so forth, you'll be more productive.
- **Record Shows** – If you like to watch shows on your television, get a DVR or other system that enables you to automatically record the shows you want so that you can watch them on your down day instead of when they come out.
- **Habituate Organization** – Once you spend time organizing to simplify your life, you can make it feel automated if you just turn organization and cleaning into a habit. This is how most people learned to brush their teeth. It became a habit. Throwing away your trash each time you get a fresh cup of coffee can become a habit too.

Incorporate little habits into your day, and it'll feel as if everything is happening automatically.

- **Make Your House Smarter** – Today you can have a house that unlocks the door for you, turns on the light, preheats the oven and so forth – all from a distance and at your command. If you can afford to invest in this time-saving technology, it is a great way to ensure that things get done. You can even water your lawn or house plants using automation technology.
- **Hire Household Help** – Even if you can't technically outsource some of your tasks at work to automate something, you can at home. Automate your household chores by hiring someone to do it for you every single week the same day.
- **Create Systems** – Anything that you know must be done regularly needs a system. Whether that's paying bills, bookkeeping, or taking a bath, it all happens regularly. Setting up systems that use a combination of technology, delegation, and habit creation will go far in getting more organized through automation.

When you look at new opportunities to automate something, first think about the time that it takes you to accomplish it, what your opportunity cost is for continuing to do something manually that can be automated in some way, and the value of that task. Even if you only shave an hour off your day through automation, remember that's 365 hours a year. That's over fifteen days. You can accomplish a lot in fifteen days.

TAKING CONTROL OF YOUR FINANCES

One of the most critical aspects of your life to simplify is your finances. Taking control of the money that comes in and goes out of your household is imperative. Many people believe that their lack of money contributes to their complicated and overwhelming lives, but what if you're just not keeping your money organized so that it works as hard as it can for you? Let's look at ways that you can take control of your finances to make your life simpler.

- **Define Your Financial Values and Establish Goals** – Knowing what is important to you about money can help you make the best goals. It doesn't matter how "pie in the sky" your goals seem right now; having those goals and then developing a plan to get there is what's going to make it simple.
- **Assess Where You Are** – Once again, you have to make a mess before you can streamline and simplify. Go through your entire financial life and find out where you are.

What are your debts, what are your expenses, what is coming in, and what do you have saved? Don't judge yourself when you go through this; just get it all down in writing.

- **Keep Fewer Accounts** – Now that you know what you have, notice if you have several checking and saving accounts. There are few reasons to have a lot of accounts unless you need to spread the money around due to banking insurance. But if you're like most people, you can get by with one checking account and one savings account. The exception is if you have your own business, because then you need a separate account for business. Fewer accounts mean less time maintaining them and less opportunity for criminals.
- **Go Paperless** – Many offices are proud of being paperless today, and you can do that at home too. Set up all your bills for paperless billing, which means they'll go to your email inbox. The other option is that if your bank has bill paying options, they often also have e-bill options that you can easily set up with a few clicks online.
- **Drop the Credit Cards** – If you have more than one credit card, put all but one of them on ice.

Use the card with no fee and the lowest interest rates and pay it off each time you get the bill. Or use the card with the most points for travel so you can get free travel just for paying bills. The point is, pick one and use only that one.

- **Pay Off Your Consumer Debt** – If you are currently carrying consumer debt balances on revolving credit accounts, find a way to pay them off quickly. If you can consolidate them onto one card while paying it off, that will make things a lot easier.
- **Invest in Funds Over Individual Stocks** – It takes a lot of time and research to invest in individual stocks. You can instead save time and make it simple by investing in funds. For example, they might be called something like "the 2045 fund" if that is about the time you expect to retire. The fund automatically adjusts its stock ratio based on the year of the fund to help you avoid risk.
- **Use Cash More Often** – Instead of using cards to pay for stuff when you go out, use cash. Cash helps stick to a budget; plus you don't have to worry about balancing your account, card number theft, or receipts.

- **Let Go of Services You Don't Need** – Look at any automatic payments coming out of your accounts. Think about whether you really need them or not. Are you using them as you thought you would? When is the last time you used it? For example, you may be surprised to find out that now that Game of Thrones is over, you never use your HBO GO subscription. Those few bucks can add up.
- **Know How to Make Goals** – Learn the right process for goal making when it comes to money. Goals need to be SMART, which means that they should be specific, measurable, attainable, realistic, and time-based. Also, write down your goals and set up steps to reach the goal that you put into your calendar.
- **Know If Renting or Owning Is Right for You** – It might shock you to know that home ownership really isn't financially best for everyone. For some people, renting is a lot better. This is especially true if you're not sure where you want to live for the next five to ten years. You can simplify your life by renting too, because you won't be responsible for unexpected repairs.
- **Add Passive Streams of Income** – Studies show that most rich people have multiple streams of income.

Even if you don't care about the word "rich," the fact is that adding a passive income stream can really help you with your financial life. There are many ways to earn passive income today, from rental investments to selling digital and affiliate products online.

- **Stop Learning and Start Implementing** – If you've read a lot about finances in the past but have yet to do any of the things you've learned, take this advice and run with it. Implement something. Pick one thing and just go for it. When you have success on that, you're going to want to do the next thing.
- **Learn the 50/30/20 Budgeting Model** – If you don't have any experience creating budgets yet and tend to live by the seat of your pants, check out this budget model for your personal finances. It's an excellent way to start out because it will ensure that you always really have enough. Here is a 50/30/20 spreadsheet you can use: <https://www.tillerhq.com/snapshot-spreadsheet-spend-and-save>

Taking control of your finances is less about doing without, and more about doing more with what you have. The truth is, money problems are often just a lack of attention to the topic.

If you tend to buy coffee at the shop daily, go out to dinner without a plan, and have no idea how much you owe or earn, it's going to be much harder to simplify your life. But when you know what you have, what's coming in, what's going out, and why and how, it's going to make everything that much simpler to manage.

TIPS FOR SAYING NO

One reason people often feel overwhelmed at home and at work is their inability to say no.

Part of this is well-planned-out socialization that is designed to create amazing worker bees in society, but in reality, all this does is cause people to do more than they need to and become overwhelmed with life. You really can (and probably should) say no more than you do. Here's how.

First, ask yourself three questions:

1. Does it align with my values?
2. Do I really have the time?
3. Do I really want to do it?

If any of these questions is no, then you should simply say no. It doesn't have to be no on all three counts. It can just be no because you don't want to say yes. However, often, there are other reasons.

No Reason Needed

You don't have to give any reason at all. You can just say no. No is a full and complete sentence by itself. If you do want to give a reason, then you can, but it's not necessary to do it. Here are a few "no sentences" that you can use if you want to.

> "Oh, thank you for asking, but there is no way I can make it work right now."

> "I'm sorry, but I can't do that because it goes against my religious world view, but thanks for asking."

> "Thank you for asking, but I am not the right person for this job. Have you thought of asking Amy, this is really in her wheelhouse?"

> "Not right now. I already have priorities scheduled for that day and time. Thank you."

> "I can't do that, but if you can do this, then I can do it this way at this time."

Practice saying these sentences and add some of your own that you can use.

You probably already have some experience with being asked to do things. You may have said yes when you wish you said no. Practice saying no for the next time.

Let Go of Guilt

Remember that your upbringing may have caused you to feel bad when you say no. It's just natural because when you were two every time you tried to touch that pretty vase, Momma said "NO!" and you may associate no with something terrible. It happens to all of us. However, like Momma had to say no to you for a good reason, you can say no to anyone about anything without feeling guilty.

If you say no in a respectful way, there is never a reason to feel bad about it. You must protect your time because it's precious. Do things you really believe in, that you have time for doing, and that you really want to do.

HOW TO LET GO OF TOXIC PEOPLE

Just like saying no simplifies things, as you assess your life, you may find that you also have toxic people in your life that you need to let go of. Toxic people tend to create tons of drama in their lives and those who associate with them. Less drama in your life is always a good thing.

- **Give Yourself Permission to Say Goodbye** – When you realize someone is toxic and causing unnecessary drama or issues in your life, you need to give yourself permission to say goodbye to them. You are not obliged to stay in a relationship that is only painful, whether blood or not. There are no prizes at the end of life for doing so.
- **Reduce or Eliminate Contact** – The moment you accept in your mind that the person is toxic, try to reduce or eliminate your contact with them. For some people, this is as far as you're going to get to go if they are someone you must see, such as a co-worker or boss. For others, this is the start of getting them out of your life.

- **Don't Ask for or Give an Apology** – There is likely no real reason to discuss anything with the person. Doing so often doesn't solve a problem, and they're not going to say they're sorry unless they feel they can manipulate you. You've had enough experience with the person to realize that you don't need this type of closure. It's not happening anyway.
- **Put More Time in Your Healthy Relationships** – Now that you have some time freed up, not just in reality but in also your mind space, start putting more time into your healthy relationships. Think more about them, do something for them, and let them do something for you.
- **Experience Your Emotions but Move On** – It's okay to feel sad, and even bitter for a little bit. Let yourself feel the emotions, but it's important to move on from the past. The entire point of eliminating a person from your life who is toxic is not to let them take up any space in your life that will affect future actions, including in your mind.
- **Learn from the Experience** – One thing that is important to do if you face this issue is to figure out how the person got into your life to start with.

If it's work or a relative, that's understandable, but if you picked this person as your friend (or spouse) - why? And how can you avoid doing that in the future?

Even if the toxic person is your parent or a relative, the experience of letting go of them will be a blessing in your life more than you may think. When someone is genuinely toxic, they won't change no matter how much you beg, so letting them go will help you make your life less stressful and a lot more successful.

WAYS TO USE SOCIAL MEDIA EFFECTIVELY

One thing that can take up a lot of time is social media. If you really want to simplify your life, you can use social media in a way that doesn't cause more chaos. Let's look at the different ways to use social media more effectively, whether for work or play. Simplifying your online life can really make a huge difference in your overall happiness and success level.

- **Pick Just One** – If you must use social media, choose the platform that you like best and stick to that one. Maintain profiles on the others without updating them just in case something ever happens, but most of the time you'll be able to use just one for what you need to stay connected.
- **Use Automation Tools** – If you do need to use more than one account (for work or business, for example), find the right tools that enable automation and consolidation of accounts into one dashboard to make it faster to check up on the accounts.

- **Create Your Own Dashboard** – If you need to use more than one social account and you don't want to pay a monthly fee for automation, you can create a dashboard on your computer that enables you to click into your social media faster and more easily than one at a time.
- **Organize Connections** – Differentiate your connections by organizing them into groups or lists depending on what the platform allows. When you organize your connections, it's easier to send messages to update them or check their updates when you have it on your schedule.
- **Train Your Friends** – It's not very productive to be chatting with your friends or family all day. If you're working, turn off notifications other than emergencies. If you stop answering your friends and family during the day when it's not an emergency, they'll stop bothering you.
- **Turn It Off When Not in Use** – When you are not actively on your social media platforms, turn them off so that you aren't checking constantly. For some people who like using PCs still, one way to do this is to get social media off your phone and keep it only on your home PC.

- **Choose Your Time Window** – Don't check social media continuously. Even if you use it for work, don't check it all the time. Pick times during the day to check it, set a timer, and stick to that. This way it won't get out of hand, especially when you are trying to be productive.

When you train yourself to turn off distractions so that you can focus on what you're doing at that time, you'll realize that you don't need social media to be on all the time. A few minutes of focused connection is a lot better than random interruptions to your workflow or your time with your family and friends.

CONCLUSION

Simplifying your life is all about finding what works best for you to ensure that you are at your most productive while also being as stress-free as possible. You should not feel overwhelmed often in your life. It's normal during times of transition to be overwhelmed, but it should not be a permanent condition.

If you find that you are more overwhelmed than not, it's time to find a way to simplify your life. What are you waiting for? What is the one way you plan to make your life simpler in the next twenty-four hours?