

CHAPTER SUMMARY

Section 10.1

Manage Time

Using time management and task management techniques can help keep you organized. First, identify your responsibilities and goals. Use these to create a daily or weekly to-do list. You may wish to organize your to-do list using priorities such as deadlines. Use the to-do list to plan a schedule for each day. Avoid time traps such as procrastinating and over scheduling. Manage your leisure time, too.

Section 10.2

Manage Money

Your personality and attitude affect how you manage money. Needs should always come first when deciding on priorities. Use values and goals to establish your financial priorities. You must have financial discipline to keep from spending too much. A budget can help you plan for spending and saving. Budgets list income and expenses and should be balanced. Follow through with your budget.