

Managing Your Resources

OVERVIEW

In Chapter 8 students read about two valuable but limited resources—time and money. Students learn that in order to reach their goals they need to manage their time and money efficiently. In Section 8.1 they examine how to make the most of their time. They learn that planning ahead enables them to accomplish more and to focus on their top priorities. In Section 8.2 students learn how to make their money work for them. They examine their spending habits, learn to make a budget, and develop a plan to align their finances with their goals and values.

LEARNING OBJECTIVES

After they complete this chapter, students should be able to:

- Outline the three steps in time management and in money management.
- Describe the three categories of time and the three categories of expenses.
- Explain how to make a to-do list and a schedule.
- Define procrastination and explain its causes.
- Describe the criteria for an effective budget.
- Cite ways to reduce excess spending.

OUTLINE

CHAPTER TOPICS

TIME MANAGEMENT

Taking Control of Your Time

- Steps to Time Management

- Step 1: Analyze How You Use Your Time

- Step 2: Prioritize Your Activities

- Step 3: Create a Plan for Your Time

Tackling Procrastination

- Why We Procrastinate

MONEY MANAGEMENT

Money Matters

- Wealth and Well-Being

- Your Money and You

Managing Your Finances

- Step 1: Analyze How You Use Your Money

- Step 2: Prioritize Your Expenses

- Step 3: Create a Plan for Your Money

Stretching Your Resources

- Spend, Spend, Spend

- Drop the Shopping Habit

- Using Credit Wisely

- Keep it in Perspective

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FOCUS

Introducing the Chapter

Ask students to write down three to five habits they have that may keep them from getting things done on time (for example, talking on the phone too long). Then ask them to write down three to five habits they have that may keep them from having enough money to pay their expenses (for example, using the ATM too often). Have volunteers share their lists and write their ideas on the board. Then explain that in this chapter they will be reading about how to reevaluate these types of habits and manage their time and money more efficiently.

Real-Life Success Story “Can I Have a Career and a Social Life, Too?” (p. 288)

Have a volunteer read the first part of the Real-Life Success Story. Then ask, “Do you think Anna made a mistake by going out with her coworkers Friday night? Why or why not?” Have another volunteer read the second part of the story and then ask, “Do you now think Anna made a mistake in the way she spent her time this weekend? What could she have done to make Monday a more successful work day?”

Opening Quote (p. 289)

“You are good when you strive to give of yourself. Yet you are not evil when you seek gain for yourself.”

Write the quote on the board or make a transparency of the online reproducible master. Ask students what they think this statement means. What does “give of yourself” mean? Do they agree with this statement?

Ask students to think of people who give of themselves. Do these people also seek gain for themselves? Discuss with students why these two actions are not mutually exclusive.

INSTRUCT

Teaching Tips

The following topics are discussed in this chapter. You may want to expand on them in large or small class groups.

Taking Control of Your Time (pp. 290–302)

Have students think back over the past week and make a list of their activities, such as “went to school, worked, bought groceries, went out with friends,” and so on. Then explain that time management involves taking control of your time, and that the first step in taking control of your time is to analyze how you use your time. Point out that you can analyze your use of time by assigning each of your activities to one of three categories: committed time, maintenance time, and discretionary time. Review these categories and allow students to sort their activities. Ask volunteers to share how much of their time is spent on each of the different categories.

When you assign Activity 42, emphasize the importance of using the practice schedule in question C for the entire week. Explain that trying different time-management strategies will help students become more organized and self-aware.

Tackling Procrastination (pp. 302–306)

Ask a volunteer to define *procrastination* (the habit of putting off tasks until the last minute) and write the definition on the board. Have the class brainstorm different activities that people put off doing (homework, breaking up with a boyfriend/girlfriend, paying bills, etc.) and write them on the board. Then discuss why they think people procrastinate on these particular things and what damage this procrastination does. Conclude with a general discussion about how procrastination can affect students’ ability to reach their goals.

Exploring Further

Remind students that perfectionism is a major cause of procrastination. Ask students to recall the definition of *vicious cycle* (a chain of events in which one negative event causes another negative event). Then point out that perfectionism is a kind of self-defeating attitude that can cause a vicious cycle. Ask students to explain why this might be the case. Project a transparency of the online reproducible master, “Perfectionism: A Vicious Cycle.”

Money Matters (pp. 307–309)

Ask students to write a paragraph describing how they feel about money. Then ask, “Does the way you feel about money affect the way you handle money?” Point out that the most useful attitude toward money is a practical one. By viewing money as a tool, we can be more objective about it. We can think, “I control my money. It does not control me.” Why do students think so many people worry about money and feel controlled by it?

Managing Your Finances (pp. 309–315)

Ask students to raise their hands if they have a budget. Explain that creating a budget, which is a plan for your money, is the third step in managing your finances. (The first two are analyzing how you use your money and prioritizing your expenses.) Then ask volunteers to explain how they made their budget, whether or not it is important to them, and whether or not they stick to it. Also ask for volunteers who do not have a budget to explain how they manage their spending and whether they feel in control of their finances. As a class, discuss how budgeting can help you achieve your goals.

Stretching Your Resources (pp. 315–322)

Ask for a volunteer to explain the basic recipe for financial fitness. (Spend less than you earn.) Then ask, “What can happen if you do not follow this basic recipe?” (You either have no savings because you spend all you earn or you are in debt because you spend more than

you earn.) Have students brainstorm ways to spend less and to earn more and discuss their ideas. How many of them are truly realistic? How many people would be willing to follow through with the realistic suggestions?

In-Chapter Answers and Notes

ACTIVITY 40

Time-Demand Survey (pp. 292–293)

- A. Students’ time logs will vary.
- B-C. Total number of hours and percentages will vary. If the total number of hours is over 168, the student is overcommitted. Check written totals against the pie-chart graphic to make sure students have filled in the chart correctly.
- D. Students’ responses will vary, but they may recognize that they are not spending their time to their greatest advantage.

Personal Journal 8.1

Prioritizing Your Life (p. 295)

Answers will vary, although certain tasks, such as paying the overdue credit card bill, are clearly more important and urgent than certain other tasks, such as seeing a movie.

Sample Answers

Important/Urgent

fix a flat tire on the car
pay an overdue credit card bill
study for Friday’s exam

Important/Not Urgent

do grocery shopping
do laundry
start looking for a summer job

Not Important/Urgent

return a call from my best friend
drop off the dry cleaning

Not Important/Not Urgent

see a movie

file old papers and bills

ACTIVITY 41

Examining Your Priorities

(pp. 297–298)

- A. Students' areas and changes will vary.
- B. Students' responses will vary but should explain why these activities are not the students' top priorities (i.e., why they are not important or urgent).
- C. Students' areas and changes will vary.
- D. Students' responses will vary but should explain why these activities are priorities for them (i.e., why they are important).
- E. Answers will vary but should describe realistic changes.

Exploring Further

After a week has passed, revisit this activity and ask for a show of hands to indicate how many students made the change they described in question E. Ask students who did make the change to describe the change and their reasons for making it. Did it work out as planned? Were they realistic in their assessment of how much time each activity takes? Ask students who did not make the change to try to explain what might have held them back (habit, forgetfulness, lack of planning). Do they still want to make the change? If so, when will they do it?

ACTIVITY 42

Time-Management Practice

(pp. 300–301)

- A-B. To-do lists and the prioritization of tasks will vary.
- C. Weekly schedules will vary, but tasks should be organized in order of importance from most to least important.

- D. Students' responses will vary, but should show evidence of a genuine attempt to implement the schedule. Some students may acknowledge the difficulty in producing a realistic schedule or in following a set plan.

Exploring Further

After students have made their schedules, ask them to examine them in light of their prime time (peak-capacity hours). Are their most difficult tasks scheduled for their prime time? For example, if a student tends to be a night owl, has he or she scheduled high-importance tasks, such as studying, for the evening hours? If a student is a morning person, has he or she scheduled classes, work, and other important activities for the morning hours? Have students work in pairs (night people with night people and morning people with morning people) to analyze one another's schedules and suggest changes that could make them more productive.

Personal Journal 8.2

What's Your Prime Time? (p. 302)

Students' responses will vary. This activity should help them identify the time of day at which their mental and physical capacity is at its peak.

ACTIVITY 43

Do You Procrastinate? (pp. 304–305)

- A-B. Students' responses and scores will vary.
- C. Students' answers will vary. However, people tend to put off tasks that are unenjoyable (such as chores) or unpleasant in some way. For example, a student may put off bringing up a problem with a roommate because of a lack of assertiveness or an aversion to conflict.
- D. Actions will vary but should be realistic and time-limited (e.g., tackling one specific task on a large project.)

Exploring Further

Ask students to share their answers to question C. Do any students in the class procrastinate in the same areas? Why? Ask students who do *not* procrastinate on those areas to explain why they do not. As a class, brainstorm a list of excuses for procrastinating. Encourage students to give specific examples from their current situation. Then display a transparency of the online reproducible master, “Procrastination Excuses,” and ask students to work in small groups to think of effective rebuttals to each of these excuses.



INTERNET ACTION

E-Mail Efficiency (p. 306)

Students’ strategies will vary. Examples include choosing to read e-mails only on certain days or at certain times and being very selective about who receives your e-mail address.



SECTION 8.1

SELF-CHECK (p. 306)

1. The three categories of time are committed time, maintenance time, and discretionary time.
2. Benefits of making to-do lists are that they keep you from worrying about forgetting a task or getting sidetracked; help you separate things that matter from things that don’t matter; motivate you to get started and complete your assignments on time; and give you a sense of achievement when you check off finished tasks.
3. Procrastination is the habit of putting off tasks until the last minute.

Personal Journal 8.3

How Do You See Money? (p. 308)

Students’ responses will vary, but this activity should help students recognize their attitudes and identify their feelings about money.

Sample Answers

To me, money is a source of inequality among people; a necessary evil

My financial goals are to pay off my credit card debt and save up enough to take a European vacation

If I had a \$100 bill in my wallet, I would probably go to a store and spend half of it, then save the rest for routine expenses

When I think about paying bills, I feel resentful and somewhat panicked

One thing I don’t understand about money is why some things cost so much and others cost so little

To me, planning for retirement is the last thing I think about

I worry about having enough money for ever being able to travel or take a day off

Money helps me enjoy my home, which I enjoy decorating; food; books and entertainment

I don’t need money to enjoy nature, gardening, my family, the beach

ACTIVITY 44

Expense Log (pp. 311–312)

- A. Expense logs will vary but should be accurate and show an understanding of the different types of expenses.
- B. Percentages and charts will vary. Check written totals against the pie-chart graphic to make sure students have filled in the chart correctly.
- C. Students’ responses will vary, but they may recognize that they are not spending their money to their greatest advantage.

FIGURE 8.1

Where the Money Goes (p. 313)

Answers will vary but could include that many American families own two or three cars, that Americans tend to drive alone rather than carpooling or taking public transportation, and that Americans often travel long distances to work or school.

Exploring Further

Ask students how far they commute to school, what form of transportation they use, and what they spend on transportation each month. Students who have cars should calculate how much it costs each month to operate their vehicles. This total should include any loan payments, state registration fees, insurance, repairs, maintenance, and fuel. How much are they paying per mile? Would they save money or lose money if they were to switch to public transportation? (Note: the Internal Revenue service allows 36 cents per mile for vehicle expenses.) Students who do not have cars should calculate how much it would cost to buy, finance, and operate a car in their price range. Are students surprised by all the costs associated with operating a car?

PROFESSIONAL DEVELOPMENT

Investing in Tomorrow (p. 314)

Answers will vary. If students have student loan debt, they need to tally what they've borrowed thus far and estimate how much more they may need. Although many may be blinded by the financial reality of having to pay it off, many will easily be able to rattle off the benefits of a higher education, such as increased job opportunities and security, higher paying careers, job satisfaction of training for a field they are interested in, etc.

Exploring Further

Students can go to online sites linked at the book's website at www.mhhe.com/waitley5e to determine how long it will take to pay off their student loans. Taking the \$19,000 average for example, it would take almost \$220 per month for ten years to repay the loan based on today's interest rates. Discuss with students how that would fit into their monthly budget. If they had to start paying it off now, what expenses might they be willing to forgo to cover the repayment? To demonstrate sav-

ing for the future and how a little adds up quickly, ask students to go the book's website and access a site that will calculate how a contribution to a 401k will grow over time. If they could contribute, what would be their ideal contribution?

Applying Psychology

THE LURE OF ADVERTISING (p. 315)

Answers will vary, but students should recognize that advertising affects everyone's buying decisions in some way.

Exploring Further

People are constantly bombarded with advertisements for the latest trendy items and "must-haves." To be smart and savvy consumers, students need to be aware of tactics used by advertisers to sway people into buying their products. In the so-called bandwagon technique, for example, an advertiser states or implies that "everyone" is embracing a certain trend, triggering the consumer's desire to fit in and to have what everyone else has. Ask students to use the Internet to research advertising techniques. What does each technique consist of and how does it work?

Alternatively, bring in several consumer magazines and ask students to do the same. Select several advertisements and ask students how the merchants are trying to tap into consumers' psychological needs in order to sell their products. For example, are they trying to sell clothing by implying that a certain kind of garment will make the consumer popular and loved?

Ask students what words they often see used in advertisements (such as "new," "number one," and so on). Make a transparency of the online reproducible master, "Persuasive Words Used in Advertising" and ask for students' reactions. Can they recall seeing any of these words on billboards or television advertisements? Why do they think these words

would be persuasive? Ask students to work in small groups to create an advertisement that tries to sell a very simple, everyday commodity—such as pencils, car tires, jeans, or bottled water—by tapping into people’s psychological needs. Ask students to use as many of the most popular advertising words as possible. Have groups present their advertisements to the class.

ACTIVITY 45

Budget Worksheet (pp. 316–318)

- A. Students’ projected and actual amounts will vary but should be realistic and comprehensive.
- B. Students’ responses will vary. If budgeted expenses are greater than income, students may try to find expenses to cut back on. If budgeted expenses are less than income, students may choose to increase savings.
- C. Students’ responses will vary but should recognize the importance of savings.
- D. Answers will vary but should reflect the fact that it is difficult to project one’s expenses down to the penny. If students dramatically exceed their budget for the month, they should explain how and why this happened.

Exploring Further

Ask students, “What if your actual expenses are *less* than your projected expenses? What should you do then?” Some students may believe that they can revise their budget upwards or spend the excess. Point out, however, that some months bring lower-than-average expenses, while other months bring higher-than-average expenses. By saving the extra one month, they will be able to take care of unanticipated and one-time expenses in later months.

Personal Journal 8.4

Look Before You Leap (p. 320)

Students’ responses will vary.

Sample Answers

Describe four purchases you have made over the past year or two that you now wish you hadn’t.

Purchase

Silk throw pillow

Why You Made Purchase

Liked retro pattern and style

Why You Wish You Hadn’t

Don’t need it; is dry-clean only; don’t like it that much any more

Purchase

Digital camera

Why You Made Purchase

To take photos for school project

Why You Wish You Hadn’t

Haven’t used it since then; should have waited and bought higher-tech model

Purchase

Lunch at fast-food burger place

Why You Made Purchase

Didn’t have lunch that day and was starving

Why You Wish You Hadn’t

Was unhealthful and expensive; felt unwell afterwards

Purchase

Clothes at garage sale

Why You Made Purchase

Bargain!

Why You Wish You Hadn’t

None of the clothes actually fit

Exploring Further

Ask students to bring in and show to the class one of the objects they described in this Personal Journal. When did they buy the object? Why? How much did it cost? At the time, why did they need or want it? What does this object tell them about their spending habits? Encourage students to have fun with this activity but also to use it to examine their spending habits.



1. A budget is a money management plan that specifies how you will spend your money during a particular period.
2. Impulse buying means spending money on the spur of the moment without planning.
3. Pros of credit include: it allows you to receive a product or service now and pay for it later; using credit cards is safer than carrying cash; and a credit card bill provides a useful record of your purchases. Cons of credit include: credit cards make it easy to overspend and accumulate debt, and if you don't pay off your bill every month, you owe finance charges in addition to the amount of your purchases.

Additional Activities

These additional activities are exclusive to this Instructor Resource Manual. They are designed to meet the special needs of your students. The activities can be used as in-class activities or as take-home assignments. They can be assigned to individual students, pairs of students, or groups of students.

Critical Thinking

CONSUMPTION AND THE

ENVIRONMENT Read students this quote from *Power Therapy* by Michael Aleksyuk: "Though there are exceptions, as a rule the more money an individual earns and spends, the more that individual contributes to the depletion of resources and destruction of the environment. Together with overpopulation, it's the fact that money symbolizes achievement that's causing our environmental problems." Divide students into groups of three to five people and have them discuss their responses to this statement—whether they agree or disagree, and why or why not. Ask the groups to think of real-life examples that

both support and contradict Aleksyuk's statement.

SCHEDULING TOOLS In this chapter, students learn about some of the different tools that help people keep track of their schedules, such as written lists, appointment books, PDAs, and computer programs. In a class discussion, ask students to name the advantages and possible disadvantages of each method. Write each one down on the board or a transparency. Ask students whether they believe that a person could become too dependent on technology tools, such as computer programs. Could too much reliance on these tools make a person unproductive? Why or why not?

Application

RESISTING IMPULSE BUYING Ask students to go to a store of their choice (preferably one that contains a wide variety of products, such as Wal-Mart, Target, or a grocery store) and take notes on items they have a desire to buy. Ask them to note the price, the store location, the placement of the product (on a high shelf, in an end-of-aisle display, on a freestanding rack, etc.), and any other reason why they are drawn to an item. For example, is the packaging or slogan attractive or appealing? Does it smell nice? Does it seem like a great bargain? Is it situated by the check stand? Students should record whether they bought each object and why. Have students summarize their actions and thoughts on their "impulse buying" in a one-page report. Ask them to suggest how product/label design and location/placement of items can make people want to buy things they don't need.

MAKING A PLAN Have students imagine that you have assigned them a research paper that will be due in one month. Ask them to create a schedule for themselves for the project in the format of their choice (calendar, time line, etc.), beginning from that day's date. Their schedules should include all of the

steps necessary to the success of their paper, such as research, writing, revising, and proof-reading. Ask students to share their schedules with one another and note any similarities and differences. Do students think that starting a large project by making a schedule would help them overcome procrastination? Why or why not?

SLOWING DOWN Ask students who drive a car to take public transportation to a place they would normally drive, such as school, work, or a friend's house. Ask students who take public transportation to walk or bicycle to a similar destination instead. What is different about the route when they walk or ride? What things do they notice for the first time? Do they find the slower pace relaxing? Why or why not?

Internet Activities

CONSUMER RESEARCH Explain to students that there are many Web sites that provide a forum for people to compare, review, and contrast all kinds of goods and services. Some of these Web sites are also e-commerce Web sites (such as amazon.com), whereas others are specifically dedicated to sharing information (such as epinions.com). Ask students to pick a specific type of product (such as a two-door compact car, a four-megapixel digital camera, a travel guidebook for England, a semi-gloss paint, etc.) and compare the products available by searching the Internet for sites that offer reviews, customer satisfaction ratings, service ratings, and price comparisons. Have students write a one-page summary of which product they would buy as a result of their research, which sites they found to be helpful (and unhelpful), and whether they would do online consumer research again.

A WIRED EXISTENCE Have students imagine that they are going to be confined to their homes for the next six months. They will, however, be given a large computer sys-

tem with a fast connection to the Internet. Ask students to research what kinds of tasks it might be possible for them to do using only the Internet. For example, they could use the Internet to do some banking, to write letters, to take online school courses, to order food and groceries, to get flowers or birthday presents delivered, to buy clothing, and to have prescriptions filled. What kinds of jobs would students be able to do via telecommuting? What kind of social life would they have? Are there any services, such as medical services, that they would be unable to obtain? Have students discuss their scenarios in class.

ASSESS

Review and Activities Answers

Review Questions (p. 324)

1. Committed time is the fixed amount of time you devote to goal-related activities. Discretionary time is the flexible amount of time you can use for any purpose.
2. Benefits of making to-do lists are that they keep you from worrying about forgetting a task or getting sidetracked; help you separate things that matter from things that don't matter; motivate you to get started and complete your assignments on time; and give you a sense of achievement when you check off finished tasks.
3. Because time, like all resources, is limited, prioritizing your activities allows you to figure out which activities deserve the biggest share of your time.
4. Emotions affect people's relationship with money because how we feel about money affects what we do with money. For example, people who view money as a security blanket are afraid to spend it. However, people who are objective about money are better able to make wise decisions about how to use it.

5. Analyzing your spending habits is important because it helps you understand where your money goes, which is the first step in managing your finances.
6. Pros of credit include: it allows you to receive a product or service now and pay for it later; using credit cards is safer than carrying cash; and a credit card bill provides a useful record of your purchases. Cons of credit include: credit cards make it easy to overspend and accumulate debt, and if you don't pay off your credit card bill every month, you owe finance charges in addition to the amount of your purchases.

Critical Thinking (p. 324)

7. Answers will vary, but students should recognize that spending a relatively brief amount of time making to-do lists and schedules saves time in the long run. Students should also recognize that organizing your time effectively allows you to shift your focus to activities that have meaning for you, which helps you achieve your goals.
8. Answers will vary, but should show evidence of self-awareness and critical thinking.

Application (p. 324)

9. Interviews will vary. Students are likely to encounter people with a wide range of approaches to money management. The average person saves very little of his or her income, so students will most likely encounter people who have little or no provision for savings.
10. Students' responses will vary, but most students will recognize that doing something—anything—toward a goal makes the goal seem more attainable and helps boost enthusiasm for the goal.

Internet Activities (p. 325)

11. Answers will vary by state, county, and

city. Make sure students have arranged the spreadsheet from most expensive to least expensive.

12. Answers will vary depending on the cards chosen. Some students may choose a card with a higher APR but no annual fee if they plan on paying off the balance every month. Others may choose a card with a low introductory rate if they want to pay off a high-interest credit card by transferring the balance to a new card. Others may choose the lowest APR possible.

Real-Life Success Story “Can I Have a Career and a Social Life, Too?” (p. 325)

Letters will vary but should explain that a to-do list will enable Anna to see which activities are most urgent and important and that a schedule will help her organize her time so that she can complete the important activities on her to-do list and still build in time for leisure activities.

CLOSE

Culminating Activity

Give students examples of real-life material goals that necessitate a large one-time cost, such as cosmetic dental work (\$2,500 due at time of service), a down payment on a vehicle (\$2,000), or a cruise vacation (\$3,000). Have students suggest other examples. Assign students to pairs or groups and ask each team to select one such expense and to develop a plan to save for their goal. Using one of the team members' actual budgets, teams should choose different savings amounts per month and calculate how long it would take the student to save up enough money to achieve that financial goal. Have teams present their goals and financial calculations to the rest of the class. Ask students if they are surprised, pleasantly or unpleasantly, by the amount of time it would take to save the required amount. If saving proves difficult, would students consider altering their budget? If so, how? If not,

why not? Would they change the goal instead? If so, how? If not, why not?

Personal Success Portfolio

Lead this activity using one of suggestions given on pages 9 and 10.

Additional materials that you may wish students to include in their Personal Success Portfolio for Chapter 8 include:

- a list of the student's top three long-term goals along with a detailed explanation of how much time and money each one will require
- a short research report on the benefits of adequate sleep, along with an action plan for getting more and better sleep
- a review of an article or Web site that offers a specific approach to getting organized
- a list of simple questions the student can ask him- or herself to determine whether something is important and urgent (such as, "Does this relate to my goals?" or "Does this have to be done right now?")
- an article from a personal finance magazine that offers advice the student finds useful

ADDITIONAL RESOURCES

The following books and periodicals offer information on various aspects of time and money management, including procrastination, budgeting, and personal organization.

Books

Burka, Jane B., and Lenora M. Yuen.

Procrastination: Why You Do It, What to Do About It. Reading, MA: Addison-Wesley, 1984.

Carlson, Richard and Joseph Bailey. *Slowing Down to the Speed of Life: How To Create A More Peaceful, Simpler Life From the Inside Out.* New York: HarperCollins, 1998.

Covey, Stephen R. *First Things First.* New York: Simon & Schuster, 1994.

Covey, Stephen R. *The Seven Habits of Highly Effective People: Restoring the Character Ethic.* New York: Simon & Schuster, 1989.

Dacyczyn, Amy. *The Complete Tightwad Gazette.* New York: Random House, 1999.

Ellis, Dave. *Creating Your Future: Five Steps to the Life of Your Dreams.* Boston: Houghton Mifflin, 1998.

Emmett, Rita. *The Procrastinator's Handbook: Mastering the Art of Doing It Now.* New York: Walker & Company, 2000.

Fiore, Neil. *The Now Habit.* New York: Jeremy P. Tarcher, 1989.

Gleeson, Kerry. *The Personal Efficiency Program: How to Get Organized to Do More Work in Less Time.* 2nd ed. Hoboken, NJ: John Wiley and Sons, 2000.

Glickman, Marshall. *The Mindful Money Guide: Creating Harmony Between Your Values and Your Finances.* New York: Ballantine Books, 1999.

Keyes, Ralph. *Timelock: How Life Got So Hectic and What You Can Do About It.* New York: HarperCollins, 1991.

Lakein, Alan. *How to Get Control of Your Time and Your Life.* 2nd ed. New York: New American Library, 1996.

Lawrence, Judy. *The Budget Kit: The Common Cents Money Management Workbook.* Chicago: Dearborn Trade Publishing, 2000.

Morgenstern, Julie. *Time Management from the Inside Out: The Foolproof System for Taking Control of Your Schedule and Your Life.* New York: Henry Holt, 2000.

Orman, Suze. *Nine Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying.* New York: Crown Publishing, 2000.

Robinson, Marc. *Essential Finance Guide.* New York: DK Publishing, 2001.

Sapadin, Linda. *It's About Time! The Six Styles of Procrastination and How to Overcome Them.* New York: Penguin, 1996.

Scharf-Hunt, Diana, and Pam Hait. *Studying Smart: Time Management for College Students.* New York: HarperPerennial, 1990.

Tracy, Brian. *Eat That Frog! 21 Great Ways to Stop Procrastinating and Get More Done in Less Time.* San Francisco: Berrett-Koehler, 2001.

Winston, Stephanie. *Getting Organized: The Easy Way to Put Your Life in Order.* New York: W.W. Norton, 1978.

Periodicals

Bloomberg Personal Finance

Simple Living Oasis

Money

Smart Money

Kiplinger's Personal Finance

The Wall Street Journal
