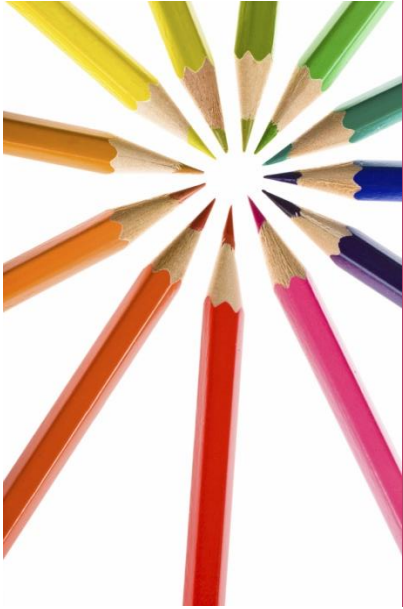


Interactive & Printable



Organize Your Life & Goals

Workbook Planner
for Organizing Goals
in 12 Life Areas

Get ORGANIZED *Wizard*
HOW TO DECLUTTER, GET MORE DONE, AND BE HAPPIER

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For more on getting organized and being your best visit:



<http://www.GetOrganizedWizard.com>

info@GetOrganizedWizard.com

For more on getting organized for weight loss visit:



<http://52wlm.com>

Get ORGANIZED Wizard
HOW TO DECLUTTER, GET MORE DONE, AND BE HAPPIER

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Introduction

Welcome to **Organize Your Life & Goals: Workbook Planner for Organizing Goals in 12 Life Areas.**

Better Personal Organization in 12 Life Areas

This workbook is divided into 12 life areas. These are the areas people generally want to improve - where they tend to set personal goals and objectives.

The 12 life areas are:

1. Personal Development
2. Health & Fitness
3. Career & Work
4. Fun & Recreation
5. Managing Technology
6. Home
7. Personal Presentation
8. Strategies for Happiness
9. Money & Finance
10. Relationships
11. Time Management
12. Family

On the following pages you'll find motivation for organizing each of these areas, suggested goals and targets specific to the area, and a planner for creating your personal organizing plan in each life area.

Diversify or intensify

You might like to set a goal from each life area – giving you 12 items of personal organization, nicely diversified across your life, to improve over the next few months. As you get them completed, you can return here and choose 12 more.

Or you might want to up the intensity and set a bunch of goals from one particular life area at a time.

Progress, not perfection

No-one is always perfectly organized. And even if they could be, the time, effort and stress of maintaining perfect, perpetual order would crowd out too many other things that make life good.

Whatever you choose, *take it easy*. You're unlikely to persist if a goal is too big or requires too much time and effort from your already busy life. Go for progress, not perfection, and let the momentum from small successes carry you along.

Ready? Then let's get organized!

Please note:

This e-book is composed of edited extracts from the 12 module introductions in [*Life & Goal Organizer*](#). Each of the modules in [*Life & Goal Organizer*](#) contains detailed checklist worksheets, guided prompts, tips and suggestions for various goals and organizing projects, including those suggested in this e-book.

1 | Organize your Personal Development



Is this an area of your life that gets neglected? In the face of daily pressures, family challenges and the holy grail of life-work balance, many people never stop and think about their personal development.

Yet it's personal growth that keeps us fresh and alive. Without

nurturing our own development we can run out of fuel and start to feel like we're running on empty in our commitments to others.

Without stopping to foster our own growth we become stagnant. We get fed up with ourselves and maybe even resentful toward the people we see as standing in the way of the things we 'always wanted' to do.

This is the time to stop all that unhealthy stuff, to recover the childlike part of you that wants to explore, to re-ignite the fire in your belly.

Behold the turtle. He only makes progress
when he sticks his neck out.

James Bryant Conant, former president of Harvard

Personal Growth

Books

One of the easiest ways to freshen up your thinking is to read. Why not start compiling your list of stimulating books – fiction and non-fiction - to read. It'll feel wonderful to tick off those titles!

Comfort zone

Expanding your comfort zone is one of those things you can't help doing once you make the decision. Choose a growth area and you'll start to notice opportunities. But be gentle with yourself!

Trying new things

Don't be someone who harbors regrets about the things you 'always wanted to try'. Start getting those desires out of your head and into your life. You'll find a new you.

Overcoming fears

If a fear doesn't interfere with your life then it may not be a concern for you. But if you feel a fear is holding you back, think about how you might start to tackle it.

Training

Is the lack of a particular skill holding you back in your job or career? Plan your sales, speaking, management, media or other training so you have the edge you need to move to the next level.

Personal Habits

Bad habits

Vague plans to give up habits that hurt you 'one day' usually aren't effective. Start identifying the habits you want to change and planning how you'll make these changes.

Good habits

If you envy others for their punctuality, optimism, assertiveness or exercise habits why not set yourself up to develop these habits yourself? Or choose and work on your own good habits.

Without nurturing our own development we can run out of fuel and start to feel like we're running on empty in our commitments to others.

Mindfulness

Spirituality & mindfulness

Consider whether you want to make room in your life for regular spiritual practice, meditation, religion, prayer, reflection, spiritual reading, or mindfulness.

Uplifting work

Does your office or desk evoke a sense of disorder? Or downright chaos? Work toward a more inspiring, less distracting environment so you can enjoy producing good work.

This is the time to stop all that unhealthy stuff, to recover the childlike part of you that wants to explore, to re-ignite the fire in your belly.

This is an edited extract from [Life & Goal Organizer](#)'s Personal Development Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

2 | Organize your Health & Fitness



It's a rare person who has the health and fitness aspects of life all sorted out. For most of us, there's always something we'd like to improve – poor eating habits, lack of exercise, nagging health concerns, aches and pains, low energy, high stress, no time for self-care – the list goes on!

We know how neglecting health and fitness undermines us elsewhere. Without energy we can't achieve the things we want. Too much stress distracts us from our work and relationships. Persistent ailments hold us back. And looking or feeling less than our best casts a cloud over life.

This one body has to last us right through life. So let's organize ourselves to make living in our bodies as comfortable and pleasurable as we can. With a little planning and a little self-love we can make big, positive changes to nutrition, movement, health, body awareness and self-care.

Make this the year you get your health and fitness 'into shape'! It's time to look, feel and be your best.

Improving Nutrition

Food habits

Take stock of your food habits and note changes you want to make. Get organized to cut down on fatty food, sugary food, alcohol, sugary drinks, portion sizes or night-time snacking.

Emotional eating

Think about emotional triggers, such as an unhelpful environment or stress. Consider strategies like keeping a food diary to learn what triggers you, or alternative ways to meet emotional needs.

Exercising Regularly

Exercise program

Many people fail at their exercise plans because they fail to plan them properly. Write out your plan and follow the steps to maximize your chance of creating a program you'll stick to.

Many people fail in life, not for lack of ability or brains or even courage but simply because they have never organized their energies around a goal.

Elbert Hubbard

Excuses & obstacles

Another key to making exercise part of your life is being prepared for the inevitable resistance (it happens to everyone). Plan your strategies and head off excuses *before* they take hold.

Motivation

People don't get what they want by waiting for motivation to appear. Build your own desire with milestones and rewards that matter to you. For instance, 'When I [do 3 workouts a week] I'll reward myself with [a manicure]'.

This one body has to last us right through life. So let's organize ourselves to make living in our bodies as comfortable and pleasurable as we can.

Self-care

Looking good

Stop! What expression is your face making right now? How's your posture? Are you poised? Focus on having a pleasant face and body as you move through your day. You'll feel better too!

Energizers

You probably have activities or situations in your life that *give* you energy. These are treasures! Identify these times and plan how you can get more of them into your life.

Stress management

We can't avoid all stress, but most of us have certain triggers that raise our blood pressure fast, and these are worth managing. Make it a priority to find and try techniques for doing just that.

With a little planning and a little self-love we can make big, positive changes to nutrition, movement, health, body awareness and self-care.

This is an edited extract from [Life & Goal Organizer's](#) Health & Fitness Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

3 | Organize your Career & Work



Many people want to be more successful in their work life. But instead of proactively looking for ways to express their talents, impress their boss, seek a better position, or head out on their own, they simply wait for that golden opportunity to come along and find them. It rarely does.

When you put a little thought into your work and career you can be a lot smarter about finding work you enjoy and being rewarded well for it. Once you know what you want and how you'll go about it, your attention and effort have focus.

So ironically, stopping and spending time organizing your goals and taking inventory of your situation now can speed up the process of developing your career over time.

Whether you want to excel in your current job, get promoted, find a new role, change careers entirely or put up your own shingle, think of how you can take stock, be proactive and develop the focus you need.

The past is not your potential. In any hour you can choose to liberate the future.

Marilyn Ferguson

Current job

Current work

Is it time to take inventory of your present work situation?

Consider whether you:

- enjoy your job
- get to express a talent
- like the work environment
- feel challenged
- have the resources you need to succeed in your role
- are making progress on your career plan.

Performance

You might also like to take stock of your performance. How are you doing on relevant indicators and how can you improve?

Indicators might include:

- productivity
- initiative
- being a team player
- work quality
- written and verbal communication.

Once you know what you want and how you'll go about it, your attention and effort have focus.

Relationships

People can be the biggest pain or greatest joy in a job. What can you do to improve your relationships with:

- superiors
- colleagues
- juniors
- clients
- suppliers?

Getting promoted

Requirements

Optimize your chances of success by knowing the exact requirements for promotion and ensuring you meet each one.

Skills

Need to upgrade your skills? Organize the steps, such as:

- discussing what you need to do with your boss
- getting training
- proactively taking on more responsibility.

Performance

Get your performance promotion-ready by organizing how to upgrade relevant factors, like:

- productivity
- initiative
- being a team player
- work quality
- written and verbal communication.

Finding a new job

CV

Cover off important CV elements and show their relevance to the role - including:

- work history
- skills
- achievements
- compelling cover letter
- portfolio (if relevant).

Take extra care with proofreading, presentation and brevity.

Interview skills

Prepare yourself for:

- common interview questions
- a firm, pleasant handshake
- confident presentation
- knowing why you're right for the job
- salary negotiation.

Changing career/Starting a business

Finding your passion

Do you have a 'calling'? Consider what you:

- enjoy or find interesting
- excel at
- find meaning in
- see as an opportunity.

Is there something compelling at the intersection?

Exploration

How can you explore a potential career or business field? Consider:

- books and courses
- talking to people in your field(s) of interest
- discussing ideas with family and friends
- consulting a career or business coach.

Planning & research

Do your homework! Get clear on:

- who to speak to in order to learn more
- what skills and knowledge you need to develop
- financial preparation or safety net (don't skip this one!)
- next action steps.

This is an edited extract from [Life & Goal Organizer's](#) Career & Work Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

4 | Organize your Fun & Recreation



If you've read Steven Covey's *7 Habits of Highly Effective People* you're probably familiar with 'sharpening the saw'. If not, the idea is a simple and powerful one: you need time out for refreshment and rejuvenation (sharpening your 'saw' – yourself!) or you become stale and ineffective.

There are two aspects to this idea.

The first is **making time and space** in your life for saw-sharpening.

But the second, often overlooked, aspect of recharging your batteries can be the more important one. It's **finding activities that refresh you**.

Why? Because once you decide to start an activity, hobby or project, it finds a way into your life. There's a softball match on Saturday afternoon, a writing group on Friday nights, a project that takes on a life of its own, a holiday booked. It becomes part of life and you just turn up for it.

This is the time to organize some saw-sharpening for yourself. Think about what you like, what you always wanted to try, what makes you excited or envious when you see someone else doing it. And enjoy!

Exploring Interests

Activities

Most of us have things we've always wanted to do or try. Why not list them and start tackling them. Ikebana? Art galleries? Sushi making? Kickboxing? Ballroom dancing? Scuba diving? Choose anything that sounds like fun to you.

Hobbies & Interests

Most of us explore so few of the things that intrigue us - what a loss! Start developing those forgotten desires. Psychology? Film? Art history? Religion? Politics? Quantum physics? Aircraft modeling? Bonsai? Puzzles? Knitting?

You need time out for refreshment and rejuvenation or you become stale and ineffective.

Self Expression

Expressing yourself

Creative expression can be a way to recharge *and* escape daily stresses. You might even uncover hidden talents or bring joy to others. Consider journal-writing, song-writing, musical instruments, pottery, water-colors, calligraphy, dance or novel-writing.

Planning

Projects

Interested in long-term or self-directed activities like creating a family tree, organizing photos, or writing a book? Don't limit yourself! Be sure to note down your individual project ideas, resources, contacts, supplies, tasks and steps to help you stay organized.

Holidays & travel

List all the places you'd like to visit – whether short sojourns or longer adventures. Note website information, places to stay, activities, locations of interest, local friends and contacts, and medical, visa and insurance details.

Constant labor of one uniform kind destroys the intensity and flow of a man's animal spirits, which find recreation and delight in mere change of activity.

Karl Marx

Entertainment

Reading for pleasure

Remember the delight of a good story, beautiful language or sheer escapism? Keep a list of titles you want to read. See an interesting review or hear a great recommendation? Add it to your list.

Movies

Don't let the wrong film spoil movie night. Start a list and keep track of the good ones from recommendations and reviews.

The second, often overlooked, aspect of recharging your batteries can be the more important one. It's finding activities that refresh you.

This is an edited extract from [Life & Goal Organizer's](#) Fun & Recreation Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

5 | Organize your Technology



It's getting more and more difficult to think of having an organized life without taking technology into account.

But more importantly for people wanting an organized life, technology offers lots of smart, time-saving, and downright cool ways to get better organized. There's plenty to gain from taking charge of your technology – including better information, security, communication, work and play.

Now's the time to think about organizing your computer, emails, gadgets, internet use and social networking (stuff like Facebook, photo-sharing, blogs). Here are some ideas...

The number one benefit of information technology is that it empowers people to do what they want to do. It lets people be creative. It lets people be productive. It lets people learn things they didn't think they could learn before, and so in a sense it is all about potential.

Steve Ballmer

Computers, Software and Backing Up

Computer files

Do you store documents, music and pictures on your computer? How are they organized? It might be time to structure your file storage, tidy your desktop and empty the re-cycle bin.

Computer documents

If you have many documents you'll need an organizing system. Give all your files names that help you find what you need faster.

It's getting more difficult to think of having an organized life without taking technology into account

Backing up

You back up, don't you? Well it's time to organize a system to protect your all your important files. Include on- and off-site back up, and check that all important file types are included.

Software

Spring clean your software – including unused software, updates and upgrades, registrations, CDs, manuals and licenses. When considering new software, do a cost-benefit check (if you're very time poor the cost of learning may be too high).

Gadgets

Cell phone

Your cell can be an expensive nuisance rather than a cool tool if it gets cluttered with outdated contacts, sent messages, texts and photos, or you have the wrong plan. Spring clean!

Personal Digital Assistant

Organize your PDA for better performance – including sync, files, operating system, software and quick-start buttons.

iPod

Freshen up your iPod. Organize your music, podcasts, audio-books and software, and manage your playlists.

Facebook

Want to join [Facebook](#)? Then organize yourself to join, find and invite friends, keep in touch, update your status, post photos and more. (And come [join my page](#)!)

Other social networking

Interested in more social networking sites? Get set up on [Twitter](#) (and [follow me](#)!), [MySpace](#), [Squidoo](#), [Flickr](#) (or other photo-sharing), [IMDB](#), and forums and communities.

This is an edited extract from [Life & Goal Organizer's](#) Managing Technology Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

6 | Organize Your Home



Are you always making excuses for not inviting people in? Postponing dinner parties? Dropping your kids' friends home to avoid parents at your door?

You don't have to live that way anymore. Your home may never

feature in decorator magazines, but there's no reason it can't be a welcoming, comfortable place you're happy to share with others.

Seeing your home as one big project that has to go from pit to perfect overnight is a sure way to create overwhelm and send yourself running for the ice cream. A better way is to take it slowly, one room at a time.

It's also important to focus on what **you** want your home to be, not on some external notion that doesn't resonate with you. Whether you want your home to echo love, or sanctuary, or clean lines, be guided by your own vision and values.

You'll be much happier in the space you create.

A good home must be made, not bought.

Joyce Maynard

Creating a Home you Love

Your values and sense of style

Before creating a home you love, it helps to [clarify your values](#). Minimalism? Warmth? Comfort? As you enter the year, ponder how your home will reflect your values.

Living room

Get organized to create a relaxing, inviting living room and to remove the mood-spoilers. Um, dead plant alert!

Kitchen

Target surfaces, storage, appliances, drawers, shelves, pantry and fridge to create a well-organized, pleasure-to-cook-in kitchen.

Home office

Keep *most-needed* items close by, file away *less-needed* papers and ditch everything *un-needed*. Clear those work surfaces!

Seeing your home as one big project that has to go from pit to perfect overnight is a sure way to create overwhelm and send yourself running for the ice cream. Instead, take it slowly, one room at a time.

Kids' rooms

Make this the year you organize - and help kids learn to organize - toys, dirty clothes, playtime clean-up and storage.

Your bedroom

Create a bedroom-sanctuary. Check bed, linen, furniture, window dressings and mood killers. Uh - is that *dog medicine* on the bed?

Bathroom

Organize your towels, accessories, cabinets and surfaces. Clean out medicines. Refresh your toiletries. Spa-ify your bathroom!

Garden

Sort out junk, watering, weeds, garden care, plantings and furniture to help create a garden you love.

Whether you want your home to echo love, sanctuary or clean lines, be guided by your own vision and values. You'll be much happier in the space you create.

Clearing Clutter

Visual clarity

What grabs the eye when you look around your home? Increase calm with visual order. Target displayed items, books and magazines, cleared surfaces and storage solutions.

Moving stuff out

Get rid of all those items you need to bid farewell - donate, discard or sell.

Household Systems & Paperwork

Household systems

Household management out of control? Restore some order with shopping lists, birthday gift planning, auto-bill paying and a family calendar for events, reminders and important information.

Paperwork

Organize yourself to minimize the paper you bring in, streamline your paperwork processing and file papers you (really!) need for reference.

Focus on what you want your home to be, not on some external notion that doesn't resonate with you.

Simplifying your Home and Your Life

Letting go of stuff

Want to clear the clutter but find you're fighting your own excuses? Explore and overcome sources of resistance, and remind yourself of the benefits of moving past them.

Streamlining your home

Ready for some home streamlining? Clear out unused stuff and cancel unread subscriptions. Then set yourself up for an ongoing system of regular donation/discarding/recycling.

This is an edited extract from [Life & Goal Organizer's](#) My Home Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

7 | Organize your Personal Presentation



We've all seen those make-over shows where Ms Frumpy gets a new haircut and wardrobe and - hey presto! Her whole life is transformed!

Those shows might be a tad extreme but let's face it: the way we present ourselves to the world affects how we feel about ourselves, how people respond to us, and how we internalize the way they treat us. It can be a vicious or a virtuous circle, depending on what we see in the mirror.

So it makes sense to get organized and give ourselves the best starting point from which to face the world.

Let's get our boots on!

Expressing your Best Self

Looking good

You'll be amazed how good you feel *without* clothes that are out of style, ill-fitting, don't suit or look less than your best. Get rid of them!

Feeling good

Same goes for clothes with bad associations, that need constant adjusting, don't suit your lifestyle or just don't feel nice on you.

Garment care

Get clothes, shoes and boots dry-cleaned, mended, laundered or altered. Shape 'em up or ship 'em out!

Missing pieces

After a wardrobe cleanse you'll see what you need. Fun tops, fitted shapes, basics, neutrals, bold or bright – take inventory.

Outfits for your lifestyle

You wear so many hats – be sure you have the outfits to match! Organize business, weekend, special occasion & whatever else your life demands.

Knowing what suits you

Get organized to learn what suits you – colors, shapes, styles, lengths, necklines, accessories. Plus what to avoid. Take a critical look in the mirror, or ask a friend.

The way we present ourselves to the world affects how we feel about ourselves, how people respond to us, and how we internalize the way they treat us.

Coats, bags & accessories

Do your shoes, coats, bags and accessories reflect your style? Check these items for condition, lifestyle & look.

Organizing your closet

Upgrade your hangers. Hang your clothes by look, type and color. Group tees and jumpers by warmth and color, and store them so they're visible.

Grooming, Poise & Confidence

Skincare & make-up

Organize your routine, streamline skincare and make-up products, attend to sun protection and have a look that suits.

Grooming

Organize hair style, cut and color, brows, teeth and oral hygiene, fingernail care and polish, and toenail care.

Poise & confidence

Organize yourself to address areas like posture, speaking up, speaking clearly, public speaking/presenting, dealing with nervous mannerisms and getting constructive feedback from trusted friends.

A fair exterior is a silent recommendation.

Publilius Syrus

Accoutrements

Wallet & keys

Is your cluttered life reflected in a purse bulging with ancient receipts and a set of keys better suited to a prison guard? Then change all that - you'll smile every time you use either one.

Diary/PDA, phone & iPod

Ditch random paper scraps, keep all appointments in one place, update your contacts and organize your iPod playlists.

Handbag

While a messy purse turns every attempt to find keys, money or a tissue into an ordeal, a well-organized handbag creates a lovely sense of order. Spring-clean your bag and you'll calm your life.

Make-up purse

Streamline the contents of your on-the-go cosmetics purse. Find small sizes of essential items and feel lighter straight away.

It makes sense to get organized and give ourselves the best starting point from which to face the world.

This is an edited extract from [Life & Goal Organizer's](#) Personal Presentation Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

8 | Organize your Strategies for Happiness



Do you want to be happy? Of course – we all do! So what do you do to create your own happiness? Is it something you cultivate, or do just hope it shows up in your life? Is that proving an effective strategy?

Before you protest that pursuing your own happiness is selfish, check out the list of ways that happiness makes you *less of a drain* and *more of an asset* to your family, friends, workplace, society, even world!

Happiness is linked to physical health, mental health, better coping skills, long life, greater resilience, work satisfaction, good relationships with colleagues, friends and loved ones, immune system strength, self-liking, altruism, liking others and conflict management.

That means you can *feel really good* about making happiness a goal for yourself. Happiness isn't just an end in itself; it's also a means to being, doing, and giving more. So let's get organized to be happier!

Happiness is not a destination. It is a method of life.

Burton Hills

Happiness Mindset

Cognitive strategies

Is it time to upgrade negative thinking habits? Target black & white thinking, perfectionism, assuming the worst, catastrophizing, labeling, being a drama queen, taking things personally, deflecting positives, assuming feelings are facts, etc.

Beliefs

What negative beliefs do you hold about yourself, your life and your future? Come up with more empowering beliefs. Challenging your negative beliefs can powerfully affect your happiness.

Optimism

Are you pessimistic about yourself, your life, your future? If you want more optimism, make it a point to notice unhelpful mental habits and choose better ones. Awareness starts you thinking differently.

What do you do to create your own happiness? Is it something you cultivate, or do just hope it shows up in your life?

Strategies for Happiness

According to psychology research, the following areas are linked to happiness.

Gratitude

This may be one of the most effective happiness strategies there is. Make it your thing this year to have an 'attitude of gratitude'.

Strengths

Think about your particular strengths (ask a friend if you're not sure what they are). Plan ways to use them more in your life.

Resilience

How can you do some DIY resilience boosting? Consider nurturing self-esteem, having a supportive network of friends, thinking positively, being more optimistic, expressing yourself and avoiding too much stress.

Mood boosters

For times when things go wrong or you feel down, have a list of little pleasures for cheering yourself up. Build an inventory of mood boosters.

Kindness

Psychology research suggests that kindness and happiness are related. Explore opportunities for greater kindness in your life.

Releasing Barriers to Happiness

Following are attitudes and tendencies that can sour your thoughts and make happiness almost impossible – so release them!

Worry

If this is a problem you want to address this year, how might you approach tackling worry?

Grudges

It's time to gain awareness of grudges you hold against yourself or others, and to start to let go.

Happiness is linked to physical health, mental health, better coping skills, long life, greater resilience, work satisfaction, good relationships with colleagues, friends and loved ones, immune system strength, self-liking, altruism, liking others and conflict management.

Cynicism

Cynicism can destroy your capacity for joy. Turn your focus to enjoyment, beauty, wonder, curiosity, and seeing the good in others. Don't be a slave to cynicism.

Negativity

Address the negative things you say *to others* about yourself, your appearance, your abilities, the world, other people and life. Acknowledge you're ready to stop, and you'll start to change.

Negative self-talk

Target the negative things you say *to yourself* about you, your appearance, your abilities, the world, people and life. Becoming aware of your negative self-talk helps you change it.

You can feel really good about making happiness a goal for yourself. Happiness isn't just an end in itself; it's also a means to being, doing, and giving more.

This is an edited extract from [Life & Goal Organizer's Strategies for Happiness Module](#) introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

9 | Organize your Money & Finance



Most of us know what we should do to take charge of our financial lives. Depending on the individual situation it could be some or all of these: reduce debt, save more, invest wisely, review investment strategy, keep good records, create and stick to a budget, get the insurance you need, firm up money knowledge, or find decent financial advisors.

The stumbling block for many of us isn't knowing what to do, but *getting organized* – preparing and taking the steps to manage our finances.

That's exactly what these suggestions are designed to do. They're not meant to give you advice, but to help you organize the steps you believe are right for you in managing your financial goals and future.

Before you speak, listen. Before you write,
think. Before you spend, earn. Before you
invest, investigate. Before you criticize, wait.
Before you pray, forgive. Before you quit, try.
Before you retire, save. Before you die, give.

William A. Ward

Debt

Outstanding debts

For many people reducing debt is the first phase of a financial plan. Consider cancelling credit cards, ordering debt by interest charge, and debt consolidation.

Paying bills on time

Do you need to organize [strategies for reducing excessive interest](#) – like diarizing due dates, using online banking/auto-pay, paying full credit card balances, and increasing loan repayments?

Reducing expenses

Start by listing expenses. Then you can choose which amounts you want to reduce, and tick them off as you cut down.

Most of us know what we should do to take charge of our financial lives.

Day-to-day financial management

Financial records

It's difficult to feel on top of your finances if your financial paperwork is a mess. Resolve to set up a personal system for your financial records and to file your documents.

Budget

Set up a simple monthly budget. Include categories like : Home, Motor, Children, Insurance, Transport, Food, Personal, Health, & Leisure. Fill in 'Planned' now, and 'Actual' at month-end.

Financial system

Perhaps you want to streamline your financial life. Consider cancelling credit cards and consolidating accounts – including bank, retirement, debt and investment accounts.

The stumbling block for many of us isn't knowing what to do, but getting organized – preparing and taking the steps to manage our finances.

Protecting your Family, Assets and Self (insurance)

Life, health, income

Time to take stock of your insurance? Do you have adequate life insurance? Health/medical? Disability? Income protection? What other insurance do you need?

Assets

Are your assets adequately protected against loss/damage? Consider insurance for your home, possessions, car, boat, business, and other assets you want to insure.

Security

Think about general measures for increasing the security of your home, business, assets, and health, as well as protecting yourself against theft and fraud.

Contingencies

There are contingencies we avoid thinking about - but it's wise to be prepared. Consider wills, living wills, powers of attorney & other matters to discuss with your solicitor.

Advisers & Knowledge

Financial advisers

Is it time to review your accountant, tax agent, bank manager, insurer and stock broker?

Financial knowledge

What areas of financial knowledge do you want to improve – general, tax, investment, debt-reduction, accounting, or financial planning? Get organized and get smart!

This is an edited extract from [Life & Goal Organizer's](#) Money & Finance Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

10 | Organize your Relationships



Relationships are fundamental to human beings. We can be nurtured, fulfilled and supported by our connections with our loved ones, our friends, and even the colleagues we work and spend so much time with.

On the other hand, relationships that go sour can upset everything, draining us of energy, depriving us of sleep, even making us bitter.

When we stop and think about what's most important to us, we often say 'relationships'. Yet when do we proactively take inventory of our relationships, or consciously think about ways to improve them?

Why not devote some thought and time to organizing these all-important aspects of life. Let's get organized...

Let us be grateful to people who make us happy, they are the charming gardeners who make our souls blossom.

Marcel Proust

Nurturing Special Relationships

Most of us have relationships that hold a special place in our hearts – perhaps a partner, children, special friends, or a close sibling.

If there's room for improvement in your special relationships, consider:

- How to address the challenge or opportunity
- The other person's perspective
- Their good qualities
- Ways you've dealt successfully with relationships in the past
- Areas for discussion with the person.

Dealing with Energy-Draining Relationships

What about people who consistently leave you drained and exhausted? Instead of suffering in silence or getting mad, for each 'energy-drainer' in your life, consider:

- What exactly drains you
- Whether it's short or long-term (ie, whether it will sort itself out in time)
- How you could act differently
- What you could say
- How you could reduce the time you spend with the person.

Enhancing Relationship Skills

It's wise to keep plenty of focus on *yourself* in relationship-improvement thinking - since that's the only person you have any real control over!

Meeting new people

Target shyness, becoming more outgoing, initiating conversations, inviting people out socially, going out more yourself and being open with people you meet.

Unhelpful relationship beliefs

Become aware of beliefs that might interfere with your relationships (eg that people always let you down, or that you need someone to make you happy), and brainstorm more helpful ones.

We can be nurtured, fulfilled and supported by our connections with our loved ones, our friends, and even the colleagues we work and spend so much time with.

Communicating better

Would it help your relationships if you were to be more open, trusting or appreciative? Do you need to work on managing anger, listening better or criticizing less?

Handling conflict

Some conflict is inevitable, but you could focus on expressing yourself clearly, staying rational, understanding the other person, clarifying, asking for what you want, and apologizing.

Being more independent or assertive

If you want more independence you might like to work on taking responsibility, relying more on yourself, learning to live without others' approval and saying 'no' nicely.

Getting help

If you feel you'd like more help, consider options like books, courses, talking with a friend, seeking counseling/therapy alone or with a partner, or a couples' course.

When we stop and think about what's most important to us, we often say 'relationships'. Yet when do we proactively take inventory of our relationships, or consciously think about ways to improve them?

This is an edited extract from [Life & Goal Organizer's Relationships Module](#) introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

11 | Organize your Time



Few of us are at peace with time. Mostly, we struggle to get things done; we lament that there aren't enough hours in the day; we feel like we're always running but never catching up.

We search in vain for 'the answer' – some Holy Grail lying beyond or grasp, holding the secret to getting everything done, perfectly.

But finding the right time-management system is a bit like searching for the ideal handbag or the perfect diet. It can be a long and expensive process, full of promising highs and disappointing lows, but ultimately unsatisfying. There's always something shiny and new that catches your eye or gets you excited – and then you're off again.

The following suggestions aren't about creating the perfect planner or putting your life on an egg-timer. They're about the bigger picture of your priorities and how your use of time reflects - or fails to reflect - the things that matter to you.

How we spend our days is, of course, how we spend our lives.

Annie Dillard

Analyzing Your Schedule

How you spend time

Can't work out where your time goes? This can be an enlightening exercise: For several typical days keep an hourly log of what you do. Be honest – it's all useful! Categorize activities if you like.

Priorities

Next, take time to list your priorities and order by importance. The idea is to get clear about what matters to you – a crucial step in using your time well.

Does your schedule reflect your priorities?

It's a shock to discover your time expenditure contradicts your priorities. But once you identify the mismatch you can target specific areas for a more aligned life.

Mostly, we struggle to get things done; we lament that there aren't enough hours in the day; we feel like we're always running but never catching up.

Streamlining Your Schedule

Work tasks

Instead of cramming everything into your day, why not take a step back to consider your work tasks more strategically.

What can you:

- Simplify?
- Eliminate?
- Delegate?
- Outsource/sub-contract?
- Batch?

Commuting/travel time

How can you reduce travel time or make it more productive?

Try listening to audiobooks, preparing for the day, meditating or blog reading.

Family time

Want more *quality* family time? List your family activities and then consider:

- Which are unrewarding? How can you reduce them?
- Which are nurturing? How can you do these more?

Home tasks

As with your work tasks, identify the home tasks you do and consider them more strategically.

What can you:

- Simplify?
- Eliminate?
- Delegate?
- Outsource/sub-contract?
- Batch?

Self time

Is your 'self' time eaten up in unsatisfying ways? List activities and explore ways to get more from your time. Batch seasonal clothes shopping? Eliminate waxing with laser? Read during pedicures?

Finding the right time-management system is like searching for the ideal handbag or the perfect diet. It can be a long and expensive process, full of promising highs and disappointing lows, but ultimately unsatisfying.

Stopping Time Wasters

We struggle with time, yet most of us fritter away great chunks of it daily without realizing. This section targets some of those sneaky time pacmans.

Busywork

Which of your activities feel virtuous but waste time? Paper shuffling? Meetings? Over-planning/organizing? Excessive email checking?

Low-value recreation

Many of us 'relax' with activities we don't really enjoy, out of habit. Audit your recreation for value.

Self-sabotaging behavior

We can be at the mercy of habits like over-committing ourselves, indecision, procrastination, multi-tasking, rescuing others and unassertiveness. Gain greater awareness of these tendencies and organize your plan to reduce them.

Distractions

Losing time to distractions? Take inventory of visual, auditory, physical, mental and other distractions and interruptions and consider how to deal with them more effectively.

This is an edited extract from [Life & Goal Organizer's](#) Time Management Module introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

12| Organize Your Family



Family can be a source of intimacy, companionship, happiness and support. We can enjoy sharing good times with loved ones, building a bond with our partner, nurturing our children and sharing closeness and memories with our siblings.

But family can also be the bane of our lives. Tension, rivalries, unresolved marital conflict, ancient feuds, troubled children, aging parents, even lingering childhood pettiness in grown siblings can all leave us in dread of ‘family time’.

These organizing suggestions aren’t designed to offer family therapy, but they may help you improve some parts of your family life.

Other things may change us, but we start and end with the family.

Anthony Brandt

Supporting Your Spouse/Partner

Work challenges

Explore ways you want to support your partner in various work areas - including career development, work/family balance, work relationships, skills development and other work issues.

Personal challenges

Consider personal areas in which you'd like to support your partner. These might include your partner's relationship with the kids, family activities, health or medical issues, personal growth, and spiritual growth.

Helping and Coaching Your Kids

It's easy to be reactive to the daily challenges kids bring your way – whether school concerns or personal issues. You can take a more proactive approach by consciously planning and organizing your support and coaching goals for each child.

School challenges

Consider how you want to help your child with school. Areas might include school progress, teacher relationships, peer relationships, sporting activities, and extra-curricular activities, as well as any special care you think helpful.

Personal challenges

Think about how you want to help your child outside of school. Areas might include home relationships, family activities, health or medical issues, developing hobbies and interests, nurturing talents and abilities, as well as any special care you think helpful.

Difficult Conversations

Parents

Do you need to plan actions or conversations relating to retirement, health or medical issues, living arrangements, powers of attorney and other contingencies, or financial issues?

Siblings

Do you need to plan actions or conversations relating to family issues, family gatherings, parent issues, resolving/forgiving past conflicts, or spending more time together?

These organizing suggestions aren't designed to offer family therapy, but they may help you improve some parts of your family life.

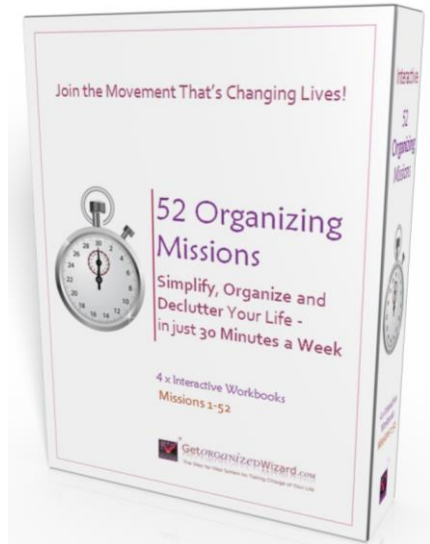
This is an edited extract from [Life & Goal Organizer's My Family Module](#) introduction. The module contains detailed worksheets for various organizing projects, including those suggested above.

Organize Your Home & Life

A fast, proven way to declutter, simplify and organize your home...

52 Missions Home Organizer

guides you step-by-step to **simplify, organize** and **declutter** your life – home, work, personal time, health, morning routines, chores, car, kitchen, bedroom, storage spaces, money, productivity, negative thinking, relationships, happiness, and much more.



All you have to do is **one 30-minute 'mission' each week.**

The innovative program is supported by **online check-ins** and **interactive tools** to keep you accountable – so you stay **motivated** and make great **progress**.

There are hundreds of success stories – now you can be one of them!

*"This has literally **changed my life**; I had papers everywhere and no idea where to start! Granted, it took longer than 30 minutes, but now everything is categorized and labelled in one folder, Michele, I can't thank you enough!" - Annie*

*"Oh **this was EASY!** I went through the girls' bedroom and 30 mins later I had a banking box FULL of toys and or garbage to declutter."
– Crystal*

*"I loved how filling a huge trash bag with junk made me **feel better about myself**. The satisfaction I felt when I threw that bag into the trash was awesome." – Sarah*

*"I love this site and glad I joined. **This plan works well** for me and I have been applying the mission, using the timer, and as all things will happen as needed, have been able to declutter within the 30 minute timer. I did it and will continue to apply this plan." – Marti*

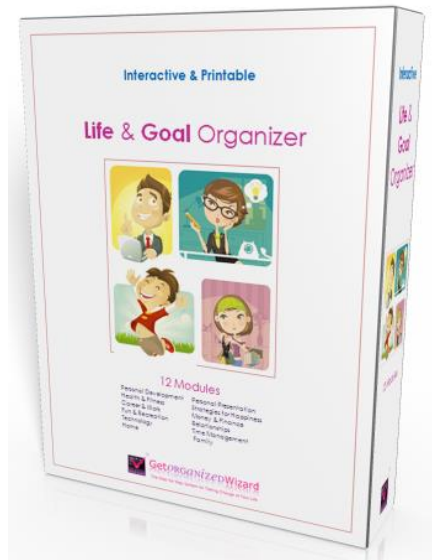
Learn more about [52 Missions Home Organizer](#)

Organize Your Life & Goals

A motivating system for organizing your goals, your plans and your life...

Life & Goal Organizer is a 360-degree goal and life organizing system. Like a personal coach, it helps you take charge of your goals, plans and life, *one step at a time*.

It's unique in using the power of **checklists** integrated into an organic **system** of more than 150 goals and projects across 12 life areas.



This system of **ready-made action plans** is an ingenious way to organize your time, your goals and your life.

*"I am so pleased with the Life & Goal Organizer. Working through each module gives me **great** satisfaction, even a sense of power, empowerment. All my goals and mini steps or prompts are written down in one place. It's actually fun creating an up to date record of exactly where I'm at and what I need to do next."* - Karen Perkins, Sydney, Australia

"Life & Goal Organizer has given me a new perspective on how to reach my greatest potential in all areas. At the moment I'm working

on 'Home' and 'Health & Fitness' simultaneously, and the **results are REAL**. I'm looking forward to achieving many more goals that Life & Goal Organizer has prompted me to clarify and action." - Maryanne Long, 45, Artist and mother, Sydney, Australia

"What an awesome system for helping me FINALLY accomplish more of what is most important to me in my life. Your comprehensive system makes it so simple for me to take what I am feeling and put it into an action plan that simply cannot be ignored! ...This is by FAR the best system for getting results. I've already regained more control over my health and personal development in just two weeks using your system." - Anne Marie Smith, 41, Co-owner of HigherTrust Marketing Inc, Canada

Learn more about [Life & Goal Organizer](#)

About The Author

I'm a qualified life coach with degrees in **business** and **psychology**, and post-graduate qualifications in business and professional writing.

I'm a member of the **International Positive Psychology Association (IPPA)** and the **National Association of Professional Organizers (NAPO)**. If there were a **Get Off Your Butt And Do Something Association (GOYBADs)** I'd probably be president of it.

I've been interviewed on **Sydney radio**, spoken at **conferences**, and won several **awards** for my psychology studies.

I'm in my forties but act about twelve, am charmingly neurotic, and addicted to coffee and chocolate. I live in Sydney with my husband, [Craig](#), and my beloved espresso machine, Tarquin.

I'm into writing, books, simplicity, love, TV, productivity, and staying thin in a world of chocolate.

Don't go yet! Come join me...





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