



Getting the Life YOU Want

Leah Richter



Getting the Life YOU Want

I. Getting the Life YOU Want starts with what you're made of and ends with what you do with it

Managing life is not just about what you accomplish. It's really about who you are and is based on the foundation of your Character.

Character is important because it's what you stand for in the world, what you represent, and the way people will think of you. All of us have character issues, whether its irritability, selfishness, procrastination or even laziness. Our purpose on earth is mostly to grow in character, so it helps to be aware of the elements of character and strive to grow in them.

21 attributes of character:

CHEERFULNESS OPTIMISM COURAGEOUSNESS
AUTHENTICITY INTEGRITY GENEROSITY
HONESTY COMPASSION PERSEVERANCE
RESPECTFULNESS POLITENESS RELIABILITY
RESPONSIBILITY FAIRNESS SELF-DISCIPLINE
KINDNESS FORGIVENESS LOVINGNESS
LOYALTY HUMILITY CONSCIENTIOUSNESS

ACTION STEP: Take the character evaluation on the next page. Write in what you could improve for all the traits.

If you really want to improve in some or all areas, focus on one character trait a week. Write the trait and what it is on a 3 x 5" index card and tape it to your bathroom mirror for a week. Be aware for that week of moments when you succeeded (and those where you will do better next time). Just being aware of the trait often reminds us to do better in that area.



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Also, be gentle with yourself, Growth is a lifelong process.

And he has given us this command: Anyone who loves God must also love their brother and sister. –1 John 4:21 NIV

We are not put here just for ourselves. Most character traits have an element of interacting with others. It is assumed we are part of a society and therefore have relationships with people. Being a person of character is much easier alone than with other people, and it is in those relationships that our character is tested.

Internal character traits grow through overcoming challenges. For example, bravery doesn't mean not being afraid, it means doing something even though you are afraid. Optimism means believing in the best possible outcome even in the face of adversity.

Character Trait	What it is	Self Evaluation 1-10	One thing I will do to improve in this area
Cheerfulness	I am pleasant and positive		
Optimism	I believe in good outcomes		
Courageousness	I am brave and do things that scare me		
Authenticity	I am real - what you see is who I am		
Integrity	I live a moral life which respects others		
Generosity	I give freely of my gifts and time		
Honesty	I am truthful to myself and others		
Compassion	I am aware of the distress of others and attempt to make it better		



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Perseverance	I continue to forge ahead even in the face of obstacles		
Respectfulness	I feel and show regard for the feelings, ideas and belongings of others		
Politeness	I am considerate of other people		
Reliability	I do what I say I will do in a timely fashion. I am dependable.		
Responsibility	I am accountable for my actions and their consequences.		
Fairness	I do what is just without discriminating		
Self Discipline	I strive to control temptations to be less than the best I can be		
Kindness	I show warmth and gentleness to others		
Forgiveness	I forgive others and myself		
Lovingness	I show tenderness and caring		
Loyalty	I support my people- family, friends, company		
Humility	I understand that in the grand scheme of things- it's not all about me. I strive to serve and focus on others		
Conscientiousness	I pay attention to the details of my work, actions, words and deeds.		



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II. Start with the end in mind

‘You can’t get “there” if you don’t know where “there” is’
– Leah Richter

It’s the end of summer, a weekend, vacation, or your life, and you feel like you didn’t really enjoy it, or you missed it. Don’t you hate that feeling? There is a way around it and it’s taken me years to figure out a trick. In our house, we now use it for everything from summer to trips to weekends. I even use it every day to plan my days. Plan for success to get the most out of anything. **LifeSkill Secrets** is all about starting with the end in mind. That applies to cleaning or organizing as well as how you spend time to accomplish career or life goals.

Visualize a jar into which you are going to put some big rocks, some gravel, some sand and some water. If you put them in in that order, you can get the most in. If you don’t put the things in in that order, they will not all fit.

If we think of the things that matter most as the rocks, secondary things as gravel, time-consuming nonsense as sand and fun things as water, we can fill our jar and not get any of the rocks (the things that matter most) in.

We often only mentally plan and think of an action as the execution phase, but people who are good at what they do know that doing anything well requires 5 steps:

1. Conception – Deciding what you want to accomplish

When this is over, what made it good?

Simple question- great idea. You may have heard of the exercise of thinking about your obituary and thinking what you want to be remembered for, or what you want to have accomplished. This is the same principle. Whether it’s a vacation, a weekend, a regular day or a specific project, think about the end of it and review what you want to have accomplished in that time. Think about how you will feel if each thing doesn’t happen. Will you feel bad that you didn’t get to a movie, or clean a closet, or



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pay your bills? What if you won't have the money for or a house or to send your kids to college?

If you are in the conception stage for a project, get specific. Want to paint a room? What colors and paint finish? Want to make more money? Exactly how much do you need and by when?

2. Planning – Determine the preparation, steps and supplies you will need.

Create a list

If the things you want to get done are for a short period of time, a checklist will probably work. Checklists help me feel good about what I have accomplished and remind me what is left to do. Remember the trick of “eating the frog first”. If the worst thing you must do in a day is eat a frog, eat the frog first, then everything else will be easier. This holds true for size of tasks too. Do the harder tasks first, so if you start running out of energy, you don't need to muster a lot to get the next job done. Also, let's be honest, it easier to come up with an excuse not to do something if it's time consuming or difficult, so get those done first.

List Action Steps

If it's a longer time period, or a project with steps, get them listed. For example, if you really want to go on vacation next summer, there are several steps in the process like making reservations for travel, lodging and events, asking for time off, buying a new swimsuit or other clothes, planning pet-sitting, etc.

Make a list of the sites you want to see and plan when you want to do them on the trip. Will you need to make reservations? Do you have a back-up plan for weather?

Say you are going home for the holidays. Who do you most want to see? When will they be available? Have last minute gifts to purchase? Make a plan.



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Get Steps on the Calendar

Planning and dreaming are fine, but for any good plan to work, get it on the calendar. Making last minute decisions tend to be expensive, in time, money, and energy. If you want to paint a room, it's a good idea to get the paint and equipment before your room painting day. Plan to get the good seats for the concert by finding out when they go on sale and putting that on the calendar.

LifeSkill Secrets recommends trying this plan with a day or weekend. Then build up to bigger things. Plan for success- When this is over, what made it good?

Do the same for the big goals in your life. Clearly state what you want to accomplish, by when, and the steps you need to accomplish it.

3. Execution – Actually doing the thing

Surprisingly, actually doing the thing is often the easiest of all the steps. At least it usually is if you have planned properly. It's a pain to run out (or not have) supplies or resources you need to complete your goal, but if you have planned properly, some of that can be avoided.

Double check before you start to be sure you have the supplies you need and that everything is working properly. If it will be difficult to replace something, you may want a backup. Even for something as simple as baking or cooking, it's a good process to check to be sure you have all the ingredients before you start.

Last Thanksgiving I had done everything for my pumpkin pies and only had to add the last ingredient of evaporated milk, which I always keep in the house. Unfortunately, both remaining cans I had were not only past their best by dates, they were just no longer any good. It left me with the choice of spending hours making evaporated milk by simmering regular milk, or making a run to the store- neither of which was a 'good' option.



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4. Clean up – Cleaning up and putting away anything you needed for the project

No job is done until the clean-up is done. A meal isn't finished until the dishes, pots and pans are washed or in the dishwasher, the table and stove are wiped down, and leftovers are in the fridge. Just because someone else has done some or all of this for you, doesn't make it any less true. It really isn't a gift to cook a meal for someone if you leave a mess behind.

5. Evaluation – Looking back to see what worked, what didn't, and how you can adjust to do it better next time.

On projects in business, this is called a debriefing. Look over your project list, milestones (dates when certain things were to have happened), and resources (things you needed, people who helped, places you did things, marketing) and determine what you want to keep, get rid of or adjust for next time.

It's still important to do evaluation, even on small things. You may not need a multi-paged notebook for a small project, but still take time to evaluate how it went. Not enough leftovers from Thanksgiving? Put a note on your calendar to get a larger turkey next holiday. Long wait in Dr. X's office? Remind yourself to take a good book next time.

III. Take Personal Responsibility

No one else is responsible for defining what happiness or success is for you.

Happiness and what it looks and feels like is different for everyone. The same goes for success. Achieving happiness and success is your own personal responsibility and starts by identifying what that will look like for you.

There is a better chance that you will be happy if you know what that looks like for you and evaluating what you need to do to get there. You can then



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share that with others and they can (or not) contribute to you getting what you want.

The biggest killer to relationships is one person expecting the other to know what they want, need, think or feel and make them happy without verbalizing it. Don't play the "let's see if you can guess what I want" game. No one ever wins.

Also, as an adult, it's your responsibility to manage your life, take care of yourself and care for your belongings.

It's not your Mom's job or spouse's job, or lover's job. They may have contributed to your well-being, but at the end of the day, it's your responsibility.

However, personal responsibility is liberating and attractive. Knowing how to manage your life, self and things gives you the freedom that comes from knowing that you can manage your own life and don't need someone else to take care of you. Don't get me wrong. We all LIKE to have someone care for us occasionally, but it means more if done from a desire to care for us, not because we are dependent and unable to care for ourselves.

IV. Believe in Possibilities and Know Your Limitations

“Most people overestimate what they can do in one year and underestimate what they can do in ten years.” — Bill Gates

Always believe that your goals are attainable.

Goals are not dreams- they have action steps and deadlines. So, for them to succeed, one must define, dissect, act and refine. They are accomplished by relentlessly moving forward, accomplishing something every day.



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Much of navigating life is about balance

It's a fine line between being the contestant on American Idol who really can't sing, and the one who doesn't look like what we'd expect a singer to look like who can sing like an angel.

Most negative feedback about your dreams is meant to protect us, not hurt us. Occasionally its meant to help us achieve our goals more easily. Take in the comments and concerns of others, evaluate them, and if valid, act on them. Always consider the source of the feedback as well as what vested interest the speaker has in your success.

Hold your dreams close. Protect them. But having said that, be honest with yourself and know your limitations. If it's a BHAG (Big, Hairy Audacious Goal), you may need to surround yourself with cheerleaders- those who believe in you and your dream. Let their voices support you and be the voices in your head when you have doubts.

Be aware of your own limitations, but don't BE your own limitation.

“A man's got to know his limitations.” – Dirty Harry

If there are things you do not yet know how to do, finds ways to get the information you need. **LifeSkill Secrets** is here to help you with any basic life maintenance you may need to learn or refresh. The better you can care for yourself and your belongings, the more time and attention you can put to the other areas of your life.

You may need mentors or coaches along the way. Everyone who really succeeds know they do and isn't afraid to find the support they need and ask for it. Getting help is a sign of strength and enlightened self-awareness, not weakness

Saying you don't have the time is lame. You have the same number of hours in a day and week as everyone else. There are two things that do make a difference in how you deal with time:



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Energy:

We don't all have the same metabolism. Some people have tons of energy and go-go-go all the time and need very little sleep. Other people have the energy of molasses in January and need tons of sleep. Lack of energy can be a limitation and can make a difference. I never felt I really had an excuse not to get things done. My 89-year-old grandfather put in a new kitchen floor a few months before he died (sheet vinyl- not tiles) and he was only able to be up 2-3 hours a day. So there are ways to plan your time and activities to get a lot done.

Organization:

They say that if you want something done, ask a busy person to do it. (Depending on your source, this is attributed to Benjamin Franklin, Elbert Hubbard or Lucille Ball). The reason for this is a simple rule:

If you know all the things you must do and have limited time, you will tend to be working on something all the time. If you have few things and much time, you may procrastinate and then not get any of it done.

Procrastination: The killer of good intentions



My mother taught me to spell this word at 6 or 7 years old. She said anyone as good at it as I was needed to know how to spell it.

Putting things off is just a really bad habit. I am amazed at how much I am accomplishing since I made a seriously conscious habit not to procrastinate. If I can't do something in the exact moment I see it, I decide exactly when I will do it and put it on the calendar. Since it takes time to put things on the calendar, I do all small things when I see they need attention, because I am too lazy to put them on the calendar and its easier just to do them.

Give yourself the gift of a procrastination free life. If this is your only take-away, you will find you are getting a LOT more done.



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LifeSkill Secrets tips if you feel overwhelmed by all you have to do:

1. Get the to-do list out of your head and onto paper.

Everything in your head has equal weight, or disproportionate weight for its importance. Once you get in on paper, you can decide what's most important and what has deadlines. Get the tasks on the calendar to be sure they get done. Once they are out of your head and onto your calendar, you don't need to worry about them. If you have a list of the things you plan to accomplish each day and read it over before and midway through the day, you are programming your mind to find ways to get those things done. Also, you may find you get little important tasks done in between bigger tasks, like calls made in between meetings.

2. The five-minute rule:

Most tasks can be done in 5 minutes or broken down into 5-minute chunks. Just because you don't have time to do an entire task, doesn't mean you can't work on it or make progress on it. This way, those little chunks of time can be useful and help you feel like you are making progress. And little tasks seem much less daunting. Sometimes it's just getting started on the task that is the roadblock, but if you have a small task to do, and you know you can knock it right off, you get started. Then you may be motivated to move on.

3. Hard work is an accumulation of little things you didn't do when you needed to

(a modern variation of 'a stitch in time saves nine'). A lot of 5 minute or under tasks can prevent those big, nasty jobs we all hate. Examples:

- Wiping down the moisture from the shower stall after a shower takes less than 2 minutes but can save big time scrubbing the walls later.
- When talking on the phone, clean out a kitchen drawer or pick up your desk.
- When putting away your laundry, discard clothes that are worn out.
- Every time you buy one new thing, get rid of at least one old thing (prevents needing to clean out closets and drawers)
- Before putting away groceries, check for and discard old food in the fridge or out of date food in the cabinet.



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- Soaking a stain or using a stain remover BEFORE the stain has time to set may save whatever you have stained.
- Once a week, before you put in clean towels, clean the bathroom.
- Once a week, check all the things you use regularly in the bath and refill what needs refilling.
- Put items on the shopping list that need to be replenished.
- If you notice you are low of any groceries, laundry, cleaning or grooming supplies, put them on the list.
- Only shop once every week at most. Take your list, stick to your list, and don't go when you are hungry.

4. **The 15 for 15 exercise.**

Each morning (if possible) or evening if not, quietly sit for 15 minutes and ask the universe (God) for direction on what to do today to get closer to your goals. Write down the first 15 things that come to you. Prioritize by what you feel the most energy about and put on your calendar. You may only get a few, or even one of the things done, but it will be the most important thing to get you closer to your dreams. Having the list keeps you focused and on-task. Sometimes those little things can just get squeezed in between bigger tasks because you remember to do them.

If you know your own limitations, you can plan to make the best use of your time, money, energy and skills so your limitations don't become dream killers.

IV. **Measure Twice Cut Once vs. Build the Plane while Flying**

Another balancing act is knowing when enough preparation is enough.

I tend to be the type of person that worries about having everything perfect before I do something new, but I have friends who just jump right in even before almost anything is in place.

Both extremes are dangerous to getting your goals met, so it's a good idea to know which way you tend to lean and evaluate what is holding you back, or ought to be.



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Too much attention to detail: Paralysis by analysis

We all know people like this (or you may be one too, like me) who want every 'i' dotted and 't' crossed before we consider things 'good enough'. I wish I could say I learned my lesson in art school where my teacher took off a grade for every day my drawings were late. While I was trying to get them perfect, I was failing the course. He told me I'd have gotten A's and B's if they had been turned in on time, but the delays ate my grades down to Fs. Sadly I did this a lot.

It's not wrong to want things as good as possible, but there is often a lot of room between 'as good as possible' and 'as good as it needs to be'.

Not enough attention to detail: Flying the plane while you're building it can result in a crash

I have a friend who builds planes while flying them. He had a book on Amazon for sale which he hadn't even written. When something came up and he didn't get it written before the release date, some people (like me) got an outline with no words at all.

I admit I still am not totally sure where the balance is. I believe it's somewhere between the two and has a lot to do with how much risk to your personal reputation you are comfortable with. It also has to do with how committed you are to stay on track with your own deadlines. If you have no deadlines for your goals and are overly careful, you will never get anything done. If you have and keep to deadlines but haven't stuck to your milestone deadlines (like getting the book written in time), you will tank your reputation.

This is where the **Planning with the End In Mind** of Part I comes in. Go through the process and evaluate how it went or is going. You don't have to wait until the end of a project to make adjustments. Sometimes a mid-course correction is what is needed to keep moving toward your goals



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V. Manage Time

Time is the only unrenewable resource so use it wisely

If you have never heard the term **transaction costs**, then you are probably spending way too much on purchases.

Budgeting of time or money means getting the most bang for the buck (or hour) and being aware of transaction costs will help make better use of time AND money (because time is money).

1. Your time has value

Do you think of your time as having a monetary value? You do when you take a job. You agree to a certain salary and are saying to your employer that your time (and effort and knowledge) has a value of so many dollars an hour.

Do you ever think of that hourly amount when doing errands or spending time with friends? A little planning can get you where you need to be, when you want or need to be there. This can save time and aggravation (remember: time=money).

2. Every purchase or errand has a transaction cost

Transaction cost does not just include your time. It also includes anything it costs you to make that purchase such as gas or parking. It also includes the energy you use to make the purchase.

3. Consider Time, Money, and Energy for most purchases

In making a purchase consider the cost of the item, the time and the energy it will take to get it. Ask yourself if there are other errands you can do at the same time, can you wait, is there an easier way to buy it?

Also consider in transaction cost if you tend to buy things you really don't need at the same time. Sometimes this is the biggest transaction cost.

I don't like to shop- at all and find that buying on Amazon is great for me. I have Amazon Prime and purchase a lot there, so the transaction cost (shipping) is minimal. But if purchasing shoes from a new brand, with my sensitive feet it is



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sometimes easier to shop in a store to get the right fit rather than having to return shoes via post or parcel service.

4. Don't forget entertainment or aggravation factors are transaction costs, too

If you like to shop and find it fun to go from store to store to find what you're looking for (entertainment) or find shopping the worst kind of hell (aggravation), then take that into the equation, too.

5. Transaction costs can be applied to other areas

Do you have work that needs to be done around your home? If you make \$40/hour and it takes you an hour to mow the lawn plus the cost of lawn material stickers for clippings pick up (and you really hate doing it), you might be better off having a service do it for \$25. This only works if you can actually be making \$40 instead of mowing or if you have disposable income.

If you don't enjoy someone's company (high aggravation factor), do you really want to have dinner with them?

Free time has the most value since, for most of us, there is never enough of it. Consider what will give the highest value to that time, at the least transactional cost.

This rule also applies to activities. If going to dinner and a movie, find out beforehand when the movie is, and plan dinner around it to minimize transaction cost.

Putting it into practice:

Group errands to do together. Do them on the way to somewhere you have to go anyway. Consider your options before making the purchase or making plans. Take time, money and energy (and entertainment and/ or aggravation factors) into account. Can you reduce the number of trips to the store by buying 2 of something?

For example, I use a laundry product not carried where I normally shop. So, when I must make the special trip, I buy several of the item.



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Avoid Squirrels



Whether going on an errand, sitting at the computer, or working on a big project, it's all too easy to chase after squirrels or sparkly things. Sometimes we need to learn something new that will move the project forward, but be mindful of getting pulled off the forward movement toward your goals by too many unnecessary or distracting activities.

Ask yourself if you really need this thing, do you have other sparkly things you haven't used, and how will this new sparkly thing really benefit the forward motion toward your goal.

VI. Manage Money

Wouldn't it be great if all you had to do to take care of money would be to sit on it? Unfortunately it's not quite (but really almost) that easy. Taking care of money has basically four steps. If you think about them whenever you do anything that involves money, it will be easier to take care of it. Obviously, this is just an overview and hundreds of books have been written on each of these steps, but knowing this part is a good place to start.

Step 1: Start Taking Care of Money by Planning

Money, in and of itself, has little value. It's just metal or paper. You can't eat it, drive it or wear it. Its value lies in what it can get for us. What would you rather have than the money? Money means different things to different people and what matters to you may be completely different than what matters to me.

First identify what money can buy that matters most to you. Is it the ability to buy things, freedom from the fear of going without, security? How much money do you need to have what it is you want? What are the big things you want to save for or pay off: student loans- yours or your children's, vacations, retirement, children, a home, a particular car? How much do you need to put aside for a rainy day (like if you get ill for a while, or lose your job, or decide to move to another state)?

How much do you need to save, or how much more do you need to make to save what you want to?



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Step 2: Making Money

You can't take care of money if you don't have it. If your income doesn't cover your expenses, there are only two things to do: Reduce expenses or increase income.

The best time to increase income is when you are young. You have more energy and (believe it or not) fewer calls on your income, so this is the best time to save. You might be able to reduce expenses by living with friends or at home. Most parents can get behind the idea of saving to pay off student loans or saving for a down payment on a future home. Just be sure you aren't going out with friends 5 nights a week and blowing the savings in Margaritaville. In my generation it was easier to live independently right out of college than it is now, so explore your options. Better to live at home working 2 or 3 jobs at 22 or 26 than at 32 or 36, right?

Step 3: Saving Money

Note that saving money comes BEFORE spending it. That is a basic rule for the care of money. You can't save what you don't have, and just as work will fill the time allotted for it, you will spend the money you have available. Figure out how much money you want to save and save it first. Its best if it goes right into a savings plan and/or savings account (depending on what you are saving for, how soon you need it and interest rates) before you even get your paycheck. It takes more discipline to do it once it's in your hand, but you can do it if you know what you are saving for and it's important TO YOU.

PAY YOURSELF FIRST

Step 4: Spending Money

Care of money relies on some basic guidelines to spending money. Keep in mind that **money you spend is not money you can use for anything else**, so if you fritter your money away on things that only have a C or D value to you (fancy coffee, doughnuts, drinks), you won't have it to save or spend on the things that really matter to you.



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Ask yourself these four questions before you purchase anything:

Do I really need this?

A lot of what we buy is bought on whim. When I want things on Amazon, I put them in my cart and think about them while I ask the other questions. At this moment I think I have 10 pages of Save for Later items, most of which I will never purchase. I may have thought I really needed them at the time, but on careful consideration, I realized I'd rather have the money for something else more than those items.

Do I already have this?

When I was a fashion designer I learned an important lesson from my mentor: "If you like it the first time you see it, you will probably like it every time after that". She told me this in response to my shock that so many of the fabrics that I sampled in New York looked like each other. The point is, if you like a royal blue shirt with a certain pocket, you will like it the next time you see it.

If you follow these two **LifeSkill Secrets** principles, it will be easy to check to be sure you don't already have it:

- keep all things of a kind together
- a place for everything and everything in its place

Be sure to check what you have and "shop" your closets before you go shopping or purchase more. I actually once bought two of the exact same blouse (not at the same time or in the same store) and didn't even realize it for a couple of months.

Where am I going to put it?

I go to art fairs a lot and love to buy beautiful artwork, but the reality is, my house has little usable wall space. If you don't really have a place to put it, don't buy it. Have an answer for yourself before you purchase. This leads into the next question.

What will I give up for it?

Any time you purchase anything, you are giving up something else. That new pair of shoes could be the cute dress you saw last week that you really liked. Or giving up on those special coffees could mean you buy your Mom a nice gift for her



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birthday. Keep in mind that **every purchase has 2 prices- the actual cost of the item, and what you can't get if you buy it.**

“What will I give up for it” is also an organizing question so your stuff doesn't consume you. **If you have a place for it, do you have the space for it?** This is especially true of clothes. My son, for example, practically collects graphic tees. Periodically he must give some up to bring in more or there just wouldn't be room in the closet. Its best if you eliminate the old when you put away the new, then cleaning out is not such a chore.

If you take care of money, how and where you spend it and save it, it will take care of you. Like most things, it takes some planning and will seem a bit awkward at first, but will soon become second nature.



LifeSkill Secrets is dedicated to helping you joyfully manage your life, your self, and your stuff, whether you are 16 or 102.

Our posts, emails, books, workshops and webinars are meant to help you. Let us know what you want to know at LifeSkillSecrets.com.

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