



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

***InFocus* June 2017—Make the Most of Your Day**

Intro: 5 STEPS TO MAXIMIZE YOUR DAY

Everyone gets the same amount of time in each day, but how it is spent is up to you. We've put together steps you can take to help you optimize those precious hours, minutes and seconds.

STEP 1 | WORK OFF SCHEDULES, NOT TO-DO LISTS

Chances are you have some sort of list that details what you need to accomplish at work or home. While you have good intentions in keeping a to-do list, it's easy to get frustrated if you get hung up on a certain task, and if the list grows rather than shrinks.

Instead, try breaking up your day into time slots and devote your attention to a specific activity -- be it a work project, exercising, cooking or sleeping -- and then move on. You'll keep your day moving and your mind from getting stuck. Make sure you block off your most optimal time of the day for something that's truly important, which brings us to ...

STEP 2 | FIND YOUR BEST TIME AND DO GREAT WORK

Research shows we maximize our performance in 4-5 hour chunks. When do you feel most energized and focused during the day? Figure out your best time, block it off, and then channel your creativity and effort on whatever is your most pressing project. **Tim Maurer**, director of personal finance for the BAM ALLIANCE, did just that while he was writing the book "Simple Money."

"From 10:30 to 2:30 is when I'm most productive," Maurer says. "After those four hours, I found I was no longer producing the level of quality I wanted. For my writing routine, I'd start with a particular pattern: I'd check a couple of emails; do a little bit of reading, meditating; go to the gym; have a second round of breakfast, some really strong coffee. Then, it was four hours of just pounding away. ... I would tell this to anyone: Find your best working time, 5 a.m. or whenever, block it off and go do your best work."

You can then fill the rest of your workday with duties such as emails, calls and meetings.

STEP 3 | NARROW YOUR FOCUS

You may think you can multitask. You can't, at least not very well. Focus on one task at a time, then move on to the next one. That can be difficult, but it's essential if you want to do your best.

Social psychologist **Ron Friedman**, a behavior-change expert who specializes in motivation, says, "Today, the magnitude of information rushing toward us from every direction has surpassed our capacity for consumption. No matter how much time and energy you have at your disposal, you can't be productive without mastering the art of attention management."

It can also be beneficial to implement your own digital policy. Set aside some time when you put your phone down and don't text or check email. How long and how often you can do a digital detox will vary -- it can be difficult for parents with young children and certain professionals to completely go off the grid for very long. But even finding a little time to disconnect can ultimately allow you to recharge.

STEP 4 | SHARPEN THE TOOLS IN YOUR INBOX

We spend a good part of our day communicating with someone. Some of that communication comes across as clear and compelling. Much of the messaging, however, can be muddled and mixed. The latter particularly crops up when dealing with email at work. Depending on your responsibilities, you can become tied to your inbox as you try and keep up with a flurry of high-priority requests, forwarded messages and reply-all responses.

Tim Maurer looks at the [10 email commandments](#) that are getting broken each day, and how you can make sure you aren't contributing to the e-madness.

STEP 5 | ACCELERATE YOUR INDIVIDUAL GROWTH

Harvard Business Review stated in a recent article: "In the modern economy, there are few skills more important than the ability to learn. Around the globe, learning is highly predictive of future earnings. Companies may pay for training or reimburse educational courses, but the skill of gaining skills is rarely taught."

This ability can be elusive, but learning new things doesn't have to be difficult. [The HBR article](#) offers suggestions for various self-explaining techniques to aid your learning process and, ultimately, expand your boundaries. Where to start? Talk to yourself (out loud!).