

Reflections on Managing Time and Money.

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Ath115: Success in Life and Ministry

September 27, 2017

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As I reflect on chapter six of this week's reading assignment in the book "College and Career Success" I am made aware of several points: Setting goals, managing time, and managing money. Setting goals are important to help motivate you to action. It is clear to me that going forward without setting goals, is like shooting a gun without at a target. Your goals have to be realistic and achievable. Be careful that your goals are real and not fantasy.

Managing time is a natural byproduct of seriously setting out to accomplish your goals. One way to help manage your time is by making a schedule of items and tasks you need to get done in a day. If possible, make out a schedule for the week. Place important deadlines on your calendar and hang them in a visible place to remind you. Managing time is an area that I really have to work on to help me stay focused

Lord help me to manage my money! Managing money is the most challenging. To do so means that you have to be both frugal and accountable. If you are going to set any financial goals for your future, such as retirement, down payment on a house or car, it requires you to be serious about managing your money. Writing down every transaction for a month and going back and reviewing where and how you spent your money can give you a good indication where you can spend more or spend less. It is a good practice to save 10% of you income if possible.