**CHAPTER 2**

**Making the Most of Your Time**

Learning Outcomes

By the time you finish this chapter you will be able to

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| LO **2.1** | Explain how to manage time more effectively. |
| LO **2.2** | Analyze how to deal with competing priorities. |
| LO **2.3** | Identify strategies for dealing with surprises and distractions. |

As Vicky Marks waits in line for her morning cup of coffee, she mentally goes over the things she needs to get done during the day: *Get to the gym at 8:00 a.m. to teach her morning exercise class … study for her anatomy quiz over lunch at 12:30 … from 1:30 to 4:30 go to classes at the college where she's studying for her physical therapist's degree … meet her husband at 5:00 to watch her son's soccer game … go home, make dinner, put her son to bed by 8:00.* She has the nagging feeling that there's something else she needs to do, but she can't put her finger on it.

She finally gets to the head of the line to pay for her coffee, which she starts drinking even before she pays for it. Glancing at a clock as she leaves the coffee shop, she gives up the thought of getting in some last-minute studying for her anatomy quiz before teaching her exercise class. It will be a minor miracle if she even makes it to the gym on time.

She's been up less than an hour, and already Vicky is running behind schedule.

**Looking  
Ahead**

Are your days like Vicky's? Are you constantly trying to cram more activities into less time? Do you feel as if you never have enough time?

You're not alone: Most of us wish we had more time to accomplish the things we need to do. However, some people are a lot better at juggling their time than others. What's their secret?

There is no secret. No one has more than 24 hours a day and 168 hours a week. The key to success lies in figuring out our priorities and better using the time we do have.

Time management is like juggling a bunch of tennis balls: For most of us, juggling doesn't come naturally, but it is a skill that can be learned. Not all of us will end up perfect jugglers (whether we are juggling tennis balls or time), but, with practice, we can become a lot better at it.

This chapter will give you strategies for improving your time management skills. After first helping you learn to account for the ways you currently use—and misuse—time, it gives you strategies for planning your time, including some ways to deal with the inevitable interruptions and counterproductive personal habits that can sabotage your best intentions. It will provide you with skills that are not only important for success in college and on the job, but for your personal life as well.

We also consider techniques for dealing with competing goals. There are special challenges involved in juggling the priorities of college and work with other aspects of life, such as child rearing or hobbies.

**LO 2.1 Time for Success**

Without looking up from the page, answer this question: What time is it?

Most people are pretty accurate in their answer. And if you don't know for sure, it's very likely that you can find out. Your cell phone may display the time; there may be a clock on the wall, desk, or computer screen; or maybe you're riding in a car that shows the time in the instrument panel.

Even if you don't have a timepiece of some sort nearby, your body keeps its own beat. Humans have an internal clock that regulates the beating of our heart, the pace of our breathing, the discharge of chemicals within our bloodstream, and myriad other bodily functions.

Time is something from which we can't escape. Even if we ignore it, it's still going by, ticking away, second by second, minute by minute, hour by hour. So the main issue in using your time well is, “Who's in charge?” We can allow time to slip by and let it be our enemy. Or we can take control of it and make it our ally.

By taking control of how you spend your time, you'll increase your chances of becoming more successful in college and in your career. Perhaps more important, the better you are at managing the time you devote to your studies and your job, the more time you will have to spend on your outside interests. (You can get a sense of your own personal time style by completing **Try It 1** on [page 33](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page33).)

*The goal of time management is not to schedule every moment so we become pawns of a timetable that governs every waking moment of the day. Instead, the goal is to permit us to make informed choices as to how we use our time.* Rather than letting the day slip by, largely without our awareness, the time management procedures we'll discuss make us better able to harness time for our own ends. In short, time management doesn't confine us. On the contrary, it frees us to do the things we want and need to do.

**Learning Where Time Is Going and Where It Should Go**

Before you get somewhere, you need to know where you're starting from and where you want to go. So the first step in improving your time management skills is figuring out how you're managing your time now.

**Create a Time Log**

“Where did the day go?” If you've ever said this to yourself, one way of figuring out where you've spent your time is to create a time log. A time log is the most essential tool for improving your use of time.

Time log

A record of how one spends one's time.

A **time log** is simply a record of how you actually have spent your time—including interruptions. It doesn't have to be a second-by-second record of every waking moment. But it should account for blocks of time in increments as short as 15 minutes.

“You may delay, but time will not.”

Benjamin Franklin

Look at the blank time log in **Try It 2** on [page 34](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page34). As you fill out the log, be specific, indicating not only what you were doing at a given time (for example, “studying for economics quiz”) but also the interruptions that occurred (such as “answered cell phone twice” or “switched to Internet for 10 minutes”).

By looking at how much time you spend doing various activities, you now know where your time goes. How does it match with your perceptions of how you spend your time? Be prepared to be surprised, because most people find that they're spending time on a lot of activities that just don't matter very much.

From the perspective of …

**A STUDENT** Time logs can be helpful tools when determining how you spend your time; they can also help you find more time for the activities you enjoy doing. What areas of your life do you wish you had more time to spend in?

**Find Your Time Style**

Rate how well each of the statements below describes you. Use this rating scale:

* 1 = Doesn't describe me at all
* 2 = Describes me only slightly
* 3 = Describes me fairly well
* 4 = Describes me very well

Rate yourself by adding up the points you assigned. Use this scale to assess your time style:

* 10–15 = Very efficient time user
* 16–20 = Efficient time user
* 21–30 = Time use needs work
* 31–40 = Victim of time

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

**LO 2.2 Set Your Priorities**

By this point you should have a good idea of what's taking up your time. But you may not know what you should be doing instead.

Priorities

The tasks and activities that one needs and wants to do, rank-ordered from most important to least important.

To figure out the best use of your time, you need to determine your priorities. **Priorities** are the tasks and activities you need and want to do, rank-ordered from most important to least important. There are no right or wrong priorities; you have to decide for yourself what you wish to accomplish. Maybe spending time on your studies is most important to you, or working to earn more money, or maybe your top priority is spending time with your family. Only you can decide. Furthermore, what's important to you at this moment may be less of a priority to you next month, next year, or five years from now.

**Create a Time Log**

Keep track of the way you spend your time across seven days on time logs. Insert the amount of time you spend on each activity during each one-hour period for a single day. Do the same thing for every day of the week on separate time logs. *Be sure to make copies of this log before you fill it in for the first day.* You can print out copies at the *P.O.W.E.R. Learning* website at [**www.mhhe.com/power**](http://www.mhhe.com/power).

ANALYZE YOUR LOG

After you complete your log for a week, analyze how you spend your time according to the major categories on the log. Add up the amount of time you spend on each category. You can also create other broad categories that eat up significant amounts of time.

Now consider the following:

1. What do you spend most of your time on?
2. Are you satisfied with the way that you are using your time? Are there any areas that seem to use up excessive amounts of time?
3. Do you see some simple fixes that will allow you to use time more effectively?

WORKING IN A GROUP

Compare your use of time during an average week with those of your classmates. What are the major differences and similarities in the use of time?

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For the purpose of effective time management in college, the best procedure is to start off by identifying priorities for an entire term. What do you need to accomplish? Don't just choose obvious, general goals, such as “passing all my classes.” Instead, think about your priorities in terms of specific, measurable activities, such as “studying five hours before each exam”—*not* “studying harder” which is too vague. (Look at the example of a priority list in [**Figure 2.1**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.1) on [page 36](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page36) and also the **Course Connections** feature.)

Write your priorities on the chart in **Try It 3** on [pages 36](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page36) and [37](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page37). After you've filled out the chart, organize it by giving each priority a ranking from 1 to 3. A “1” represents a priority that absolutely must be done; without it you'll suffer a major setback. For instance, showing up for work should receive a “1” for a priority ranking; carving out time to take those guitar lessons you always wanted to take might be ranked a “3” in terms of priority. The important point is to rank-order your priorities to reveal what is and is not important to accomplish during the term.

Setting priorities will help you to determine how to make best use of your time. No one has enough time to complete everything; prioritizing will help you make informed decisions about what you can do to maximize your success.

**Set Priorities**

Set your priorities for the term. They may include getting to class on time, finishing papers and assignments by their due dates, completing work assignments on time, or spending time with your family. To get started, list priorities in any order. Be sure to consider priorities relating to your classes, work, family, social obligations, and health. After you list them, assign a number to each one indicating its level—giving a “1” to the highest priority items, a “2” to medium priority items, and a “3” to the items with the lowest priority.

Now redo your list, putting your number 1s first, followed by as many of your number 2s and 3s to which you feel you can reasonably commit.

Now consider the following:

* What does this list tell you about your greatest priorities? Are they centered around school, your current work schedule, friends and family, or some other aspect of your life?
* Do you have so many “1” priorities that they will be difficult or impossible to accomplish successfully? How could you go back to your list and trim it down even more?
* What does this listing of priorities suggest about how successful you'll be during the upcoming term?

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

**figure 2.1** **Sample List of Priorities**

**Course  
Connections**

**Study Time: How Much Is Enough?**

What would you guess is the average number of hours instructors think you should be studying each week? In the view of instructors queried in surveys, students should spend, on average, 6 hours per week preparing for *each* class in which they're enrolled. And if they're taking courses in the sciences and engineering, instructors expect their students to put in even more hours.[1](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c2fn1)

Keep in mind that study time does not include actual class time. If you add that in, someone taking four classes would need 24 hours of outside class preparation and would be in class for 16 hours—for a total of 40 hours, or the equivalent of full-time employment.

If you've underestimated the amount of time instructors believe is necessary to devote to class preparation, you may need to rethink the amount of time you'll need to allocate to studying. You might also speak to your individual instructors to see what they believe is an appropriate amount of preparation. Although they may not be able to give exact figures, their estimates will help you to prioritize what you need to do to be a successful student.

**Journal Reflections**

**Where Does My Time Go?**

1. When would you prefer to wake up if you did not have the obligations and responsibilities you currently have?
2. When do you typically go to bed on a typical weekday night? When would you prefer to go to bed if you did not have the obligations and responsibilities you currently have?
3. Would you characterize yourself as a “morning person,” who accomplishes the most in the early morning, or more as a “night person,” who is most comfortable doing work in the evenings? What implications does this charaterization have for your scheduling of classes and work shifts?
4. Generally speaking, how would you characterize your time management skills? What would be the benefit to you personally if you could manage time more effectively? What goals might you accomplish if you had more time at your disposal?

**Mastering the Moment**

Master calendar

A schedule showing the weeks of a longer time period, such as a college term, with all assignments and important activities noted on it.

You now know where you've lost time in the past, and your priority list is telling you where you need to head in the future.

Now for the present. You've reached the point where you can organize yourself to take control of your time. Here's what you'll need:

Short- and long-term priorities may not always match. What would you do if a class you needed to graduate conflicted with your daughter's weekly soccer game?

* A **master calendar** that shows all the weeks of the term on one page. You don't need to buy one; you can make it easily enough yourself. It need not be great art; a rough version will do. The important point is that it must include every week of the term and seven days per week. (See the example of a master calendar in [**Figure 2.2**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.2).)
* A weekly timetable. The **weekly timetable** is a master grid with the days of the week across the top and the hours along the side. This will permit you to write in all your regularly scheduled activities, as well as one-time appointments when they arise. (A blank weekly timetable is provided in [**Figure 2.3**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.3) on [page 40](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page40). You can also find it online at [**www.mhhe.com/power**](http://www.mhhe.com/power).)
* A daily to-do list. Finally, you'll need a **daily to-do list**. The daily to-do list can be written on a small, portable calendar that includes a separate page for each day of the week. Or you can keep it virtually in a smartphone or iPad to-do list. Whatever form your daily to-do list takes, make sure you can keep it with you all the time.

**figure 2.2** **Master Calendar Sample**

The basic organizational task you face is filling in these three schedules. You'll need at least an hour to do this, so set the time aside. In addition, there will be some repetition across the three schedules, and the task may seem a bit tedious. *But every minute you invest now in organizing your time will pay off in hours that you will save in the future*.

Weekly timetable

A schedule showing all regular, prescheduled activities due to occur in the week, together with one-time events and commitments.

Daily to-do list

A schedule showing the tasks, activities, and appointments due to occur during the day.

Follow these steps in completing your schedule:

* **Start with the master calendar, which shows all the weeks of the term on one page**. Write on the master calendar every class assignment you have for the entire term, noting it on the date that it is due. Also include major events at work, such as days when you might need to work overtime. In addition, include important activities from your personal life, drawn from your list of priorities. For instance, if your spouse or child has a performance or sporting event you want to attend, be sure to mark it down.**figure 2.3** **Weekly Timetable** Make a single copy of this blank timetable or go to the *P.O.W.E.R. Learning* website ([**www.mhhe.com/power**](http://www.mhhe.com/power)) and use the online version. Then fill in your regular, predictable time commitments.Next, make as many copies as you need to cover each week of the term. Then, for each week, fill in the date on the left and the number of the week in the term on the right, and add in your irregular commitments.Finally, schedule some free time—time when you promise yourself you will do something that is just plain fun. Consider these days to be written in stone, and promise yourself that you won't use them for anything else except for something enjoyable. Just knowing that you have some downtime planned will help you to throw yourself into more demanding tasks. In addition, getting into the habit of allowing yourself time to relax and reflect on your life is as important as any other time management skill you may learn.You now have a good idea of what the next few weeks have in store for you. You can identify just by looking at your master calendar the periods when you are going to be especially busy. You can also note the periods when you will have less to do.*Use the off-peak periods to get a head start on future assignments!*In this way, your master schedule can help you head off disaster before it occurs.
* **Now move to the weekly timetable provided in** [**Figure 2.3**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.3). Fill in the times of all your fixed, prescheduled activities—the times that your classes meet, when you have to be at work, the times you have to pick up your child at day care, and any other recurring appointments.Once you've filled in the weekly timetable, as in the one on [page 40](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page40), you get a bare-bones picture of the average week. You will still need to take into account the specific activities that are required to complete the assignments on the master calendar.Sometimes it is okay (and even necessary) to simply relax. Make sure that you make time to unwind!To move from your “average” week to specific weeks, make photocopies of the weekly timetable that now contains your fixed appointments. Make enough copies for every week of the term. On each copy write the week number of the term and the specific dates it covers. (See a sample in [**Figure 2.4**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.4) on [page 42](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page42).)Using your master calendar, add assignment due dates, tests, and any other activities on the appropriate days of the week. Then pencil in blocks of time necessary to prepare for those events.How much time should you allocate for schoolwork? One very rough rule of thumb holds that every one hour that you spend in class requires, on average, two hours of study outside of class to earn a B and three hours of study outside of class to earn an A. Do the arithmetic: If you are taking 15 credits (with each credit equivalent to an hour of class per week), you'll need to plan for 30 hours of studying each week to earn a B average—an intimidating amount of time. Of course, the amount of time you must allocate to a specific class will vary from week to week, depending on what is happening in the class.For example, if you estimate that you'll need five hours of study for a midterm exam in a certain class, pencil in those hours. Don't set up a single block of five hours. People remember best when their studying is spread out over shorter periods rather than attempted in one long block of time. Besides, it will probably be hard to find a block of five straight hours on your weekly calendar.Keep in mind that estimates are just that: estimates. Don't think of them as set in stone. Mark them on your weekly calendar in pencil, not pen, so you can adjust them if necessary.But remember: It's also crucial not to overschedule yourself. You'll still need time to eat, to talk with your friends, to spend time with your family, and to enjoy yourself in general. If you find that your life is completely filled with things that you feel you must do to survive and that there is no room for fun, then take a step back and cut out something to make some time for yourself in your daily schedule. Finding time for yourself is as important as carving out time for what others want you to do. Besides, if you are overworked, you're likely to “find” the time by guiltily goofing off without really setting aside the time and enjoying it.**figure 2.4** **A Sample Weekly Timetable**
* **If you've taken each of the previous steps, you're now in a position to work on the final step of organization for successful time management: completing your daily to-do list**. Unlike the master calendar and weekly timetable—both of which you develop weeks or even months in advance—complete your daily to-do list just one day ahead of time, preferably at the end of the day.List all the things that you intend to do during the next day, and their priority. Start with the things you know you *must* do and which have fixed times, such as classes, work schedules, and appointments. These are your first priority items. Then add in the other things that you *should* accomplish, such as an hour of study for an upcoming test or a trip to the garage to have your oil changed. Finally, list things that are lower priority but enjoyable, setting aside time for a run or a walk, for example.**figure 2.5** **Sample Daily To-Do List**

Don't schedule every single minute of the day. That would be counterproductive, and you'd end up feeling like you'd failed if you deviated from your schedule. Instead, think of your daily to-do list as a path through a forest. If you were hiking, you would allow yourself to deviate from the path, occasionally venturing onto side tracks when they looked interesting. But you'd also be keeping tabs on your direction so you end up where you need to be at the end and not miles away from your car or home.

From the perspective of …

**A WORKING PARENT** The balancing act between work and family can be a challenge. How can a weekly timetable help you ensure all areas of your life are getting the attention they deserve?

Like the sample daily to-do list in [**Figure 2.5**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#fig2.5), include a column to check or cross off after you've completed an activity. There's something very satisfying in acknowledging what you have accomplished.

**LO 2.3 Controlling Time**

*You're in luck: There is no work to time management*—or at least not much more than you've already done. The work of time management is to follow the schedules that you've prepared and organized. But that doesn't mean it will be easy Our lives are filled with surprises: Things take longer than we've planned. A friend we haven't spoken to in a while calls to chat, and it seems rude to say that we don't have time to talk. A crisis occurs; buses are late; computers break down; kids get sick.

*The difference between effective time management and time management that doesn't work lies in how well you deal with the inevitable surprises.*

There are several ways to take control of your days and permit yourself to follow your intended schedule:

* **Just say no**. You don't have to agree to every request and every favor that others ask of you. You're not a bad person if you refuse to do something that will eat up your time and prevent you from accomplishing your goals. And if you do decide to do someone else a time-consuming favor, try to come up with the most efficient way of accomplishing it. Don't let all your time get taken up by the priorities of others.
* **Get away from it all**. Go to the library. Lock yourself into your bedroom. Find a quiet, out-of-the-way coffee shop. Any of these places can serve to isolate you from everyday distractions and thereby permit you to work on the tasks that you wish to complete. Try to adopt a particular spot as your own, such as a nook in the library or a local cafe. If you use it enough, your body and mind will automatically get into study mode as soon as you seat yourself at it.
* **Enjoy the sounds of silence**. Although many people insist they accomplish most while a television, radio, or CD is playing, scientific studies suggest otherwise: We are able to concentrate most when our environment is silent. So even if you're sure you work best with a soundtrack playing, experiment and work in silence for a few days. You may find that you get more done in less time than you would in a more distracting environment.
* **Take an e-break**. Text messages, phone calls, Facebook status updates, instant messages, e-mail. Who doesn't love to hear from others?We may not control when communications arrive, but we can make the message wait until we are ready to receive it. Take an e-break and shut down your communication sources for a period of time.
* **Expect the unexpected**. Interruptions and crises, minor and major, can't be eliminated. However, they can be prepared for.How is it possible to plan for surprises? Though it may still be too early in the term to get a clear picture of what sorts of unanticipated events you'll encounter, you should keep an eye out for patterns. Perhaps one instructor routinely gives surprise assignments. Maybe you're asked to work extra hours on the weekends because someone doesn't show up and you have to work overtime.You'll never be able to escape from unexpected interruptions and surprises that require your attention. But by trying to anticipate them in advance, and thinking about how you'll react to them, you'll be positioning yourself to react more effectively when they do occur.ProcrastinationThe habit of putting off and delaying tasks that need to be accomplished.
* **Combat procrastination. Procrastination,** the habit of putting off and delaying tasks that need to be accomplished, is like a microscopic parasite. It is invisible to the naked eye, but it eats up your time nonetheless.You can't control interruptions and crises that are imposed on you by others. But even when no one else is throwing interruptions at us, we make up our own. Procrastination is a problem that almost all of us face. To identify whether you are a procrastinator, find your “Procrastination Quotient” (see **Try It 4**).

**Find Your Procrastination Quotient**

Do you procrastinate?[2](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c2fn2) To find out, circle the number that best applies for each question using the following scale:

*Scoring:* Total the numbers you have circled. If the score is below 15, you are not a chronic procrastinator and you probably have only an occasional problem. If your score is 16–25, you have a minor problem with procrastination. If your score is above 25, you procrastinate quite often and should work on breaking the habit.

Now, consider the following:

* If you do procrastinate often, why do you think you do it?
* Are there particular kinds of assignments that you are more likely to procrastinate on?
* Is there something that you are putting off doing right now? How might you get started on it?

WORKING IN A GROUP

Think about the last time you procrastinated. Describe it as completely as you can. What was the task? What did you do rather than doing what needed to be done? What could you have done to avoid procrastinating in this situation? Ask others what strategy they might suggest for avoiding procrastinating.

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

If you find yourself procrastinating, several steps can help you:

*Break large tasks into small ones.* People often procrastinate because a task they're seeking to accomplish appears overwhelming. If writing a 15-page paper seems nearly impossible, think about writing a series of five 3-page papers. If reading a 400-page book seems impossible, think of it as reading two 200-page books.

*Start with the easiest and simplest part of a task, and then do the harder parts.* Succeeding initially on the easy parts can make the harder parts of a task less daunting—and make you less apt to procrastinate in completing the task.

*Get the hard parts of a task out of the way first.* In contrast to the previous strategy for avoiding procrastination, it sometimes helps to tackle the hardest part of a task first. Getting the hard parts out of the way will make it a lot easier to complete the remaining parts of what you are trying to accomplish.

*Just begin!* Sometimes the hardest part of an activity is simply getting started. So take the leap and begin the task, and the rest may follow more easily.

*Work with others.* Just being in the same physical location with others can motivate you sufficiently to accomplish tasks that you consider unpleasant and on which you might be tempted to procrastinate. For instance, filling out tedious order forms can be made easier if you collaborate with coworkers. Beware, though—if you spend too much time socializing, you lower the likelihood of success.

*Understand that false starts are part of the learning process.* Accept that sometimes you will go in the wrong direction when working on a project. Don't let the fear of making mistakes hold you back. Such false starts are part of how we learn.

*Keep the costs of procrastination in mind.* Procrastination doesn't just result in delay; it may also make the task harder than it would have been if you hadn't procrastinated. Not only will you ultimately have less time to complete the task, but you may have to do it so quickly that its quality may be diminished. In the worst scenario, you won't even be able to finish it at all.

* **Balance school and work obligations with family demands**. If you have a job and are a student and also have caregiver responsibilities for children or other family members such as aging parents, time management is especially challenging. Not only does your family demand—and deserve—substantial quantities of time, but juggling school and work and family obligations can prove to be exhausting. However, there are some specific strategies that can help.**Dealing with child-care demands***Provide activities for your children.* Kids enjoy doing things on their own for part of the day. Plan activities that will keep them happily occupied while you're doing work.*Make spending time with your children a priority.* Carve out “free play” time for your kids. Even 20 minutes of good time devoted to your children will give all of you—you and them—a lift. No matter how busy you are, you owe it to your children—and yourself—to spend time as a family.*Enlist your child's help.* Children love to play adult; if they're old enough, ask them to help you study. Maybe they can help you clear a space to study. Perhaps you can give them “assignments” that they can work on while you're working on your assignments.*Encourage your child to invite friends over to play.* Some children can remain occupied for hours if they have a playmate.*Use television appropriately.* Television viewing is not all bad, and some shows and DVDs can be not just engaging, but educational. The trick is to pick and choose what your children watch.“I had a friend who was taking classes to become a paralegal. He always complained about how he didn't have enough time between taking classes and holding down his job. But he was always inviting me and his other friends out to movies, insisting we stay at the bar for one more round. It wasn't a surprise when he eventually dropped out of school. It wasn't that he didn't have enough time. It was that he spent it on all the wrong things.”Bell Hansom, restaurant manager*Find the best child care or babysitters that are available.* The better the care your children are getting, the better you'll be able to concentrate on your classes or your job. You may still feel guilty that you're not with your children as much as you'd like, but accept that guilt. Remember, your attendance in college and good performance at work builds a better future for your children.*Use your children's “downtime” effectively.* If your children are young, use their nap time as a chance to catch up on work or chores. Or consider getting up early, before your children wake up, for a period in which you will have fewer interruptions than later in the day.**Dealing with the elder-care demands***Encourage as much independence as possible on the part of older adults for whom you are responsible.* Not only will it take some of the pressure off you, but it will be helpful to the older adult.*Ask for support from your siblings and other family members.* Caring for an ill or aging parent should be a family affair, not a burden that falls on any one individual.*Determine what community resources are available.* Local centers for aging may provide assistance not only to the elderly but also to their caregivers.*Respect your own needs.* Remember that your own priorities are important. Elders for whom you are responsible will understand that you will sometimes need to put yourself first.
* **Balance school and work demands**. Juggling school and a job can be a real challenge. Not only must you manage your time to complete your schoolwork, but in many cases you'll also face time management demands while you are on the job. Here are some tips to help you keep everything in balance:*If you have slack time on the job, get some studying done.* Try to keep at least some of your textbooks, class notes, or notecards always with you so you can refer to them. Of course, you should never do schoolwork without your employer's prior agreement. If you don't get permission, you may jeopardize your job.*Use your lunch or dinner hour effectively.* Although it's important to eat a nutritious meals and not to wolf your food down, you may be able to use some of the time allotted to you for meals to fit in some studying.*Ask your employer about flextime.* If your job allows it, you may be able to set your own hours, within reason, as long as the work gets done. If this is an option for you, use it. Although it may create more time management challenges for you than would a job with set hours, it also provides you with more flexibility.*Accept new responsibilities carefully.* If you've barely been keeping up with the demands of work and school, don't automatically accept new job responsibilities without carefully evaluating how they fit with your long-term priorities. If your job is temporary and you're not planning to stay, you might want to respectfully decline substantial new duties or an increase in the number of hours you work. On the other hand, if you plan to continue in the job once you're done with school, then accepting new responsibilities may be more reasonable.

**Career Connections**

**On-the-Job Time Management**

In the business world, schedules are unpredictable. Crises occur, perhaps due to manufacturing problems or client demands, which require sudden flurries of work. For employees with a demanding boss who may, without warning, give them an urgent assignment due the next morning, time is always at a premium. In some jobs, you may be forced to drop everything you normally work on and pitch in on a sudden new task. As a result, your plans to complete your everyday work may be disrupted completely.

Simply put, time management is an essential survival skill when developing your career. Learning the basic principles of time management now will help you well beyond your years in college, and throughout your later career. You'll also want to learn new time management strategies specific to the working world. For instance, if you supervise other employees, it may be possible to delegate some work to them, allowing them to help you complete assignments on time. Or sometimes it may be possible to deflect assignments brought to you by a boss to some other unit or department. Always keep in mind what it is possible for you to do alone—and what is impossible without the aid of coworkers. Don't be afraid to ask for help. In the working world, the end result is what counts above all.

**Checking Your Time**

Evaluating how you use your time is pretty straightforward: You either accomplished what you intended to do in a given period, or you didn't. Did you check off all the items on your daily to-do list? If you go over your list at the end of every day, not only will you know how successful your time management efforts have been, but you will be able to incorporate any activities you missed into the next day's to-do list.

The check-off is important because it provides an objective record of what you have accomplished on a given day. Just as important, it provides you with concrete reinforcement for completing the task. As we have noted, there are few things more satisfying than gazing at a to-do list with a significant number of check marks.

Of course, you won't always accomplish every item on your to-do list. That's not surprising, nor even particularly bad, especially if you've included some second- and third-level priorities that you don't absolutely have to accomplish and that you may not really have expected youd have time for anyway.

Give yourself a virtual pat on the back for completing the things that you've accomplished. Successful time management is not easy, and if you've improved at all, you deserve to feel some personal satisfaction.

**Reflecting on Your Personal Style of Time Management**

At the end of the day, after you've evaluated how well you've followed your time management plan and how much you've accomplished, it's time to rethink where you are. Maybe you've accomplished everything you set out to do, and every task for the day is completed, and every item on your to-do list has a check mark next to it.

Or maybe you have the opposite result. Your day has been a mess, and you feel as if nothing has been accomplished. Because of a constant series of interruptions and chance events, you've been unable to make headway on your list.

Or—most likely—you find yourself somewhere in between these two extremes. Some tasks got done, while others are still hanging over you. Now is the time to rethink in a broad sense how you manage your time by doing the following:

* **Reassess your priorities**. Are your long- and short-term goals appropriate? Are you expecting too much of yourself, given the constraints in your life? Reassess your priorities to be sure you're attempting to do what is most important to you.
* **Reconsider your personal style of time management**. We've outlined one method of time management. Although it works well for most people, it isn't for everyone. Some people just can't bring themselves to be so structured and scheduled. They feel hemmed in by to-do lists.If you're one of those people, fine. You don't need to follow the suggestions presented in this chapter exactly. In fact, if you go to any bookstore or office supply store, you'll find lots of other aids to manage your time. Publishing companies produce elaborate planners, such as DayTimers. In addition, software companies produce computerized time management software, such as Microsoft's Outlook or Apple's Calendar, that reside on a computer and wireless handheld devices such as a Smartphone or iPad. Many cell phones contain a calendar system and alarm, and they can be set to provide periodic reminders.However you choose to manage your time, the important thing is to do so consistently. And remember that whatever approach to time management you take, it will work best if it is compatible with your own personal values and strengths. Keep experimenting until you find an approach that works for you.
* **Consider doing less**. If you keep falling behind, do less. There are only 24 hours in the day, and we need to sleep for about a third of the time. In the remaining hours, it may be nearly impossible to carry a full load of classes and work fulltime and care for a child and still have some time left to have a normal life.Consequently, if you consistently fall behind in your work, it may be that you are just doing too much. Reassess your goals and your priorities, and make choices. Determine what is most important to you. It's better to accomplish less, if it is accomplished well, than to accomplish more, but poorly.
* **Do more**. Although it is a problem that many of us would envy, some people have too much time on their hands. Their classes may not be too demanding, or work demands may suddenly slacken off. If this happens to you, take advantage of your time. For example, you might use the extra time to simply relax and enjoy your more unhurried existence. There is a good bit to be said for having time to let your thoughts wander. We need to take time out to enjoy our friends, admire the flowers in the park, exercise, consider the spiritual side of our lives, and the like.“Our costliest expenditure is time.”Theophrastus, quoted in Diogenes Laertius's *Lives and Opinions of Eminent Philosophers,* tr. R. D. HicksOn the other hand, if you consistently have more time than you know what to do with, reflect on what you want to accomplish and add some activities that help you reach your goals. For example, consider becoming involved in a service-learning activity. Volunteer your time to the community. Talk to your academic advisory about taking an extra course during the next term.But whatever you decide to do, make a real decision. Don't let the time slip away. Once it's gone, it's gone forever.

**Speaking *of* Success**

|  |  |
| --- | --- |
| **NAME:** | **James S. Cook** |
| **SCHOOL:** | **Art Institute of Houston, Houston, Texas** |

James Cook readily admits he wasn't a very diligent student when in high school, skipping classes and not working very hard. He felt he would never make it to college.

His outlook would have almost become a reality if it were not for his love of art.

“I've always been an artistic person and had an eye for design,” Cook said. “I started out doing graffiti on buildings, but I knew that I had to put my skills into an actual profession where I could succeed and not be the starving artist.”

To further his education, he enrolled in the Art Institute of Houston, pursuing a degree in graphic design. But he was not able to focus on his studies.

“I still had fuzzy goals, and I was stuck in trying to be social, instead of academic,” he noted. “I wanted to succeed, but I wasn't fully engaged. If a class met three days a week, I'd be there for two and a half days.”

He fell further and further behind and became involved in activities that eventually led to a run-in with the law, causing Cook to drop out of college temporarily. However, it also led Cook to turn his life around.

“I grew up,” Cook said. “I hoped to return to the Art Institute, but I wasn't sure if they would let me back in.”

Through the efforts of two administrators who saw his promise, Cook did return, with a new major in multimedia and web design and, more important, a new set of goals.

“The major thing I did was set a goal,” he explained. “I said to myself that I'm going to graduate, and I'm going to do it on time. I also set little goals for myself along the way, helping me to know that I was on the right path.

“One of my main goals is to bring up my grade point average, which is now 3.1, to where I will qualify for the National Vocational Technical Honor Society, and I expect to do that the next quarter,” he added. “Another goal is to use my hard-headedness within the system instead of against it.”

Cook has kept busy. To support himself financially he has waited tables and started a business designing websites and producing multimedia presentations. And he has become a youth leader in his church's youth ministry—in addition to carrying close to a full load of courses.

“Once I got back into school, my goals and focus were clear,” Cook said. “I saw I could reach those goals. I knew I had to study and work hard.”

RETHINK

* What was it about setting a goal that helped Cook turn around his life so dramatically?
* By his own admission Cook has taken on many activities. How do you think he manages his time?

**Looking  
Back**

How can I manage my time most effectively?

* Decide to take control of your time.
* Become aware of the way you use your time now.
* Set clear priorities.
* Use such time management tools as a master calendar, weekly timetable, and a daily to-do list.

How can I deal better with surprises and distractions?

* Deal with surprises by saying no, getting away from it all, working in silence, taking control of communications, and leaving slack in your schedule to accommodate the unexpected.
* Avoid procrastination by breaking large tasks into smaller ones, starting with the easiest parts of a task first; working with other people; and calculating the true costs of procrastination.

How can I balance competing priorities?

* Consider how your competing priorities relate to one another.
* Manage work time carefully, use slack time on the job to perform school assignments, use flextime, accept new responsibilities thoughtfully, and assign the proper priority to work.

**KEY TERMS AND CONCEPTS**

Time log ([p. 32](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page32))

Priorities ([p. 33](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page33))

Master calendar ([p. 38](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page38))

Weekly timetable ([p. 38](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page38))

Daily to-dolist ([p. 38](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page38))

Procrastination ([p. 44](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#page44))

**RESOURCES**

AT SCHOOL

The college official who determines when classes meet is known as the registrar. If you are having difficulty in scheduling your classes, the registrar's office may be helpful. In addition, your academic adviser can help you work out problems in enrolling in the classes you want.

For help with such issues as planning a study schedule for the upcoming term, dealing with multiple assignments and obligations on the same date, or tips on dealing with competing academic and work demands, consult with your campus learning center. The staff can help you sort out the various options you may have.

IN PRINT

Stephen Covey's *The Seven Habits of Highly Successful People* (Fireside, 2004) and Laura Stack's *What to Do When There's Too Much to Do* (Berrett-Koehler Publishers, 2012) offer practical, hands-on guides to time management.

*Microsoft Outlook 2010 Step by Step* (Microsoft Press), by Joan Lambert, provides a quick, hands-on introduction to Microsoft's Outlook software, a popular time management program that is part of the Microsoft Office Suite.

Finally, Veronique Vienne and Erica Lennard's *The Art of the Moment: Simple Ways to Get the Most Out of Life* (Clarkson Potter, 2002) is an antidote to the impulse to schedule every minute of our days. The book celebrates taking time out and devoting it to oneself, providing a practical guide to rest and relaxation.

ON THE WEB

The *P.O.W.E.R. Learning* website at [**www.mhhe.com/power**](http://www.mhhe.com/power) provides online versions of all the time management forms presented in this chapter. You can complete the forms online or download them and print out as many copies as you need. Although the web addresses were accurate at the time the book was printed, check the *P.O.W.E.R. Learning* website for any changes that may have occurred.

* The University of Victoria's Office of Counseling Services provides two useful sites:
  + Effective hints on how to plan study time, ideas about when to study, as well as tips on how to study ([**www.coun.uvic.ca/learning/time-management/**](http://www.coun.uvic.ca/learning/time-management/)).
  + A handy self-management checklist that allows visitors to better achieve their goals with the time that they have ([**www.coun.uvic.ca/learning/motivation/self-manageme...**](http://www.coun.uvic.ca/learning/motivation/self-management.html)). It also provides effective techniques for avoiding procrastination and distractions, two major obstacles to effective time management.
* From Penn State University, try this nifty online interactive time management exercise ([**http://pennstatelearning.psu.edu/resources/study-t...**](http://pennstatelearning.psu.edu/resources/study-tips/time-mgt)). This site also includes comprehensive links to a number of ways on how to manage your time while in college.

**The Case of …**

**Time Crunched**

Ed Goddard couldn't believe it. He was working overtime at his delivery job because one of his coworkers was taking vacation. During a break from his shift, he got a text message from a college classmate asking if he wanted to study the next day for the exam they had to take the following Monday. Ed had forgotten all about the exam.

Even worse, Ed couldn't study with his classmate the next day because he'd promised his wife he would join her on her weekly visit to her mother. Although he wasn't looking forward to the two-hour drive, he knew his wife would be furious if he broke his promise. And on top of all that, he also had to find time in the next few days to work on a term paper due in one of his other classes.

As he was driving home thinking about all this, his car started to sputter and then stalled. He was unable to get it started. That was it. He sat there on the side of the road, feeling like his life had completely fallen apart and wondering how he'd ever get it back together again.

1. What might you tell Ed that could help solve his predicament?
2. Is there anything Ed could have done to prevent the situation he now faces from occurring in the first place?
3. What specific time management techniques might Ed have employed in the past to avoid these problems?
4. What strategies might Ed use now to take control over his limited time during the coming days?
5. What advice could you give Ed to try to prevent problems in time management for his next term?

7 hours ago

**CHAPTER 5**

**Reading and Remembering**

Learning Outcomes

By the time you finish this chapter you will be able to

|  |  |
| --- | --- |
| LO **5.1** | Identify the essential elements of successful reading. |
| LO **5.2** | Explain how to improve concentration and read more effectively. |
| LO **5.3** | Discuss techniques for memorizing large amounts of information. |
| LO **5.4** | Analyze how best to retain what you have read. |

“Read the next chapter in the textbook by Tuesday.” “Read the first two articles in the course pack by next class.” “The test will cover the first hundred pages in your book, so be sure you've read it.”

*One day, three different reading assignments,* Jeff Knowles thought as the instructor of his last class of the day delivered this last instruction to read. It would be hard enough for Jeff to complete all this reading during an ordinary week. But this week he had to finish painting his garage and had volunteered to help his brother move. On top of that, there was his part-time landscaping job—and, Jeff suddenly remembered, he'd agreed to work overtime on Friday.

Still, Jeff figured that even with all his work, family, and household obligations, he could still find time to do all his reading—except Jeff believed he was an unusually slow reader. When he pushed himself to read quicker and absorb more, he actually read and retained less. For Jeff, the problem wasn't just completing the reading—it was remembering it when test time rolled around.

**Looking  
Ahead**

For people like Jeff, reading assignments are the biggest challenge in college. The amount of required reading is often enormous. Even skilled readers may find themselves wishing they could read more quickly and effectively. On the job, too, many people struggle with all the memos, e-mails, manuals, and so forth that they need to read.

Fortunately, there are ways to improve your reading skills. In this chapter, we'll go over a number of strategies to make reading more effective.

We'll also discuss ways to improve memory skills, not just as they relate to reading, but in general, too. Most of us have experienced the challenge of memorizing a seemingly impossible amount of information, and we tend to focus on our failures far more than on our successes. But the truth is that our memory capabilities are truly astounding. For instance, if you are like the average college student, your vocabulary contains some 50,000 words, you know hundreds of mathematical facts, and you can recall detailed images from events you witnessed years ago. In this chapter, you'll learn how to harness your memory's power.

**LO 5.1 Sharpen Your Reading and Memory Skills**

One of the reasons many people struggle with reading, especially in college, is they feel they *shouldn't* have to struggle with it. Reading, after all, is something almost all of us master as children … right?

In fact, it is not so simple. Reading, as we will see in this chapter, involves more than just recognizing words. The task of reading large amounts of information and remembering the essential points takes time to master.

To begin, consider the way you read now. In other words, what kind of reader are you? Ask yourself first of all about your reading *preferences*: What do you *like* to read, and why? What makes you pick up a book and start reading—and what makes you put one down?

Before going any further, think about your own reading preferences by completing the **Journal Reflections**.

**Journal Reflections**

**My Reading Preferences**

Think about what you like and don't like to read by answering these questions.

1. Do you read for pleasure? If so, what do you read (e.g., magazines, newspapers, novels, humor, short stories, nonfiction, illustrated books)?
2. What makes a book enjoyable? Have you ever read a book that you “couldn't put down”? If so, what made it so good?
3. What is the most difficult book you are reading this semester? Why is it difficult? Are you enjoying it?
4. Think about when you read for pleasure compared with when you read material for a class. How does the way you read differ between the two types of material?
5. How well do you remember the last book or magazine you read for pleasure? Do you remember it better than your last college reading assignment? Why do you think this might be?

**LO 5.2 Read for Retention, Not Speed**

You may have come across advertisements on the web promoting reading “systems” that promise to teach you to read so quickly that you'll be reading entire books in an hour and whizzing through assigned readings in a few minutes.

Unfortunately it's not going to happen. Research has shown that claims of speed-reading are simply groundless. But even if it were physically possible to read a book in an hour, ultimately it probably doesn't matter very much. If we read too fast, comprehension and retention plunge. Reading is not a race, and the fastest readers are not necessarily the best readers.

The act of reading is designed to increase our knowledge and open up new ways of thinking. It can help us achieve new levels of understanding and get us to think more broadly about the world and its inhabitants. Speed matters far less than what we take away from what we've read. That's not to say we shouldn't try to become more efficient readers who comprehend and recall more effectively. Ultimately, though, the key to good reading is understanding—not speed.

In describing how you can use the principles of *P.O.W.E.R. Learning* to become a better reader with a more complete memory of what you read, we'll focus on the type of reading that is typically called for in academic pursuits—textbook chapters, articles, handouts, and the like. However, the same principles will help you get more benefit and enjoyment out of your recreational reading as well. Crucially, the reading skills you learn and employ in the classroom will also help you read more efficiently and effectively on the job.

**Approaching the Written Word**

Advance organizers

Outlines, overviews, objectives, and other clues to the meaning and organization of new material in what you are reading, which pave the way for subsequent learning.

Preparation to begin reading isn't hard, and it won't take very long, but it's a crucial first step in applying P.O.W.E.R. Learning (summarized in the P.O.W.E.R. Plan here). Your aim in preparation is to become familiar with **advance organizers**—outlines, overviews, section objectives, or other clues to the meaning and organization of new material—provided in the material you are reading. Most textbooks have them built in; for an example, look at the start of every chapter in this book, which includes a “Learning Outcomes” list and a “Looking Ahead” section. You can also create your own advance organizers by skimming material to be read and sketching out the general outline of the material you'll be reading.

Advance organizers pave the way for subsequent learning. They help you tie information that you already know to new material you're about to encounter. This connection between old and new material is crucial in helping build memories of what you read. If you approach each new reading task as something entirely new and unrelated to your previous knowledge, you'll have enormous difficulty recalling it. On the other hand, if you connect it to what you already know, you'll be able to recall it far better.

In short, the more we're able to make use of advance organizers and our own prior knowledge and experiences, the better we can understand and retain new material. (To prove the value of advance organizers, complete **Try It 1,** “Discover How Advance Organizers Help.”)

**What's the Point of the Reading Assignment?**

Before you begin an assignment, think about what your goal is. Will you be reading a textbook on which you'll be thoroughly tested? Is your reading supposed to provide background information that will serve as a context for future learning but that won't itself be tested? Is the material going to be useful to you personally? Realistically, how much time can you devote to the reading assignment?

Your goal for reading will help you determine which reading strategy to adopt. You aren't expected to read everything with the same degree of intensity. Some material you may feel comfortable skimming; for other material, you'll want to put in the maximum effort.

**Understand the Point of View of the Material Itself**

What are you reading—a textbook, an essay, an article? If it is an essay or article, why was it written? To prove a point? To give information? To express the author's personal feelings? Knowing the author's purpose (even if his or her specific point and message aren't yet clear) can help you a great deal as you read.

**Discover How Advance Organizers Help**

Read this passage. What do you think it means?

The procedure is actually quite simple. First you arrange items into different groups. Of course, one pile may be sufficient, depending on how much there is to do. If you have to go somewhere else due to lack of facilities, that is the next step; otherwise, you are pretty well set. It is important not to overdo things. That is, it is better to do too few things at once than too many. In the short run this may not seem important but complications can easily arise. A mistake can be expensive as well. At first, the whole procedure will seem complicated. Soon, however, it will become just another facet of life. It is difficult to foresee any end to the necessity for this task in the immediate future, but then one can never tell. After the procedure is completed, one arranges the materials into different groups again. Then they can be put into their appropriate places. Eventually, they will be used once more and the whole cycle will then have to be repeated. However, this is a part of life.[1](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c5fn1)

If you're like most people, you don't have a clue about what this all means and won't be able to remember anything about it in five minutes. But suppose you had been given some context in advance, and you knew before reading it that the description had to do with washing laundry. Now does it all fall into place? Do you think it will be easier to remember? Read the passage once more, and see how having an advance organizer (in this case, *washing laundry*) helps out.

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

**Start with the Frontmatter**

Frontmatter matter

The preface, introduction, and table of contents of a book.

If you'll be using a text or other book extensively throughout the term, start by reading the preface and/or introduction and scanning the table of contents—what publishers call the **frontmatter**. Instructors often don't formally assign the frontmatter, but reading it can be a big help because it is there that the author has a chance to step forward and explain, often more personally than elsewhere in an academic book, what he or she considers important. Knowing this will give you a sense of what to expect as you read.

**Create Advance Organizers**

To provide a context for your reading, create your own advance organizers by skimming through the table of contents, which provides the main headings of what you will be reading. Textbooks often have chapter outlines, listing the key topics to be covered, which also provide a way of previewing the chapter content. As you read over the outline, you can begin to consider how the new material in the book may relate both to what you know and to what you expect to learn—from the reading assignment itself and from the course.

Textbooks also often have end-of-chapter summaries, and many articles include a final section in which the author states his or her conclusions. Take a look at these ending sections as well. Even though you haven't read the material yet and the summary probably won't make complete sense to you, by reading the summary, you'll get an idea of what the author covers and what is important.

Your instructor may also provide an advance organizer for readings. Sometimes instructors will mention things to pay particular attention to or to look for, such as “When you read Thomas Paine's *Common Sense,* notice how he lays out his argument and what his key points are.” Sometimes they will say why they assigned a reading. Such information provides clues that can help you develop a mental list of the reading's key ideas.

However you construct advance organizers, be sure they provide a framework and context for what you'll be reading; this framework and context can spell the difference between fully comprehending what you read and misunderstanding it.

Now it's time to put all this practice to good use. Create an advance organizer for a textbook chapter in **Try It 2**.

**Identify What You Need to Remember**

No matter how important a reading assignment is to a course, you will not be expected to remember every word of it—nor should you try! The average textbook chapter has something like 20,000 words. If you had to recall every word of the chapter, it would be nearly impossible. Furthermore, it would be a waste of time. Being able to spew out paragraphs of material is quite different from the more important ability to recall and deeply understand material in meaningful ways.

Within those 20,000 words, there may be only 20 different concepts that you need to learn. And perhaps there are only 10 keywords. *Those* are the pieces of information that should be the focus of your efforts to memorize.

How do you know what's so important that you need to recall it? One way is to use the guides built into most textbooks. Key concepts and terms are often highlighted or in boldface type. Chapters often have summaries that recap the most important information. Use such guideposts to understand what's most critical in a chapter.

Write down what you determine is important. Putting critical information in writing not only helps you manage what you need to remember, but the very act of writing it down makes it easier to memorize the information later.

In short, the first step in building a better memory of your reading is to determine just what it is that you wish to recall. By extracting what is important from what is less crucial, you'll be able to limit the amount and extent of the material that you need to recall. You'll be able to focus, laserlike, on what you need to remember.

**Gathering the Tools of the Trade**

It's obvious that the primary item you'll need to complete a reading assignment is the material that you're reading. But there are other essential tools you should gather, potentially including the following:

* Pencils or pens to write notes in the margin.
* Highlighters to indicate key passages in the text.
* A copy of the assignment, so you'll be sure to read the right material.
* A pad of paper and/or index cards for notetaking if the material is particularly complex. If you routinely use a word processor to take notes, get it ready.
* A dictionary. You never know what new words you'll encounter while you're reading. If a dictionary is not handy, you'll be tempted to skip over unfamiliar words—a decision that may come back to haunt you. Note that some word processing software includes a dictionary; there are also many good dictionaries available online (e.g., Merriam-Webster's at [**www.m-w.com**](http://www.m-w.com/)**,** where you will also find an online thesaurus). The point is to use what's available—but use something!

**Create an Advance Organizer**

Use any information you have available to create an advance organizer for a chapter in a text that you are using this term. Skim the section headings in the chapter, read the chapter summary, consult the book's frontmatter, and recall anything your instructor may have said about the chapter.

Complete the following statements to prepare your organizer:

The general topics that are covered in the chapter are …

The most critical topics and concepts in the chapter are …

The most difficult material in the chapter includes …

Words, phrases, and ideas that are unfamiliar to me include …

Ways that the material in this chapter relates to other material that I've previously read in the text include …

Use this Try It as a starting point for advance organizers for future chapters in the book.

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

**Give Yourself Time**

There's one more thing you need to prepare successfully for a reading assignment: enough time to complete it. The length of reading assignments is almost never ambiguous. You will typically be given a specific page range, so you will know just how much material you will need to cover.

Now get a watch and time yourself as you read the first three pages of your assignment, being sure to pay attention to the material, not the time! Timing how long it takes to read a representative chunk of material provides you with a rough measure of your reading speed for the material—though it will vary even within a single reading assignment, depending on the complexity of the material.

Attention span

The length of time that attention is typically sustained.

You'll also need to consider an aspect of your personal learning style: your reading attention span. **Attention span** is the length of time that a person usually is able to sustain attention. People with long attention spans can read for relatively lengthy periods without getting jumpy, while those with shorter ones can only maintain attention for a short while. You can get a general sense of this by using **Try It 3**, “Discover Your Attention Span”

Use the three pieces of information you now have—the length of the assignment, your per-page reading speed at full attention, and your typical attention span—to estimate roughly how long it will take you to complete the reading assignment. For example, if you are asked to read 12 pages, you have found that you need approximately 4 minutes to read a page, and your reading attention span is, on average, 25 minutes long, you can expect your reading to take at least 60 minutes, assuming you'll take a short break when your attention begins to fade after 25 minutes.

In addition, you may need to interrupt your reading to look up words in the dictionary, get a drink, stretch, or answer the phone. You may also decide to break your reading into several short sessions, in which case your total reading time may be greater because you will have to get reacquainted with the reading assignment each time you sit down again.

Remember that you can use this strategy for estimating the amount of time reading will take you for reading tasks outside the classroom, too. If your employer asks you to read a set of customer feedback forms, for example, you can figure out how much time in your day you'll need to block off to complete the work by factoring in the total length of all the forms, your per-page reading speed, and your attention span. Remember, though, that reading on the job is different from reading in a college library or at your desk at home. You can expect many more distractions as you try to read—coworkers asking questions, e-mails coming in, the phone ringing. Take into account these inevitable workplace distractions when making your reading time estimate.

**LO 5.3 Getting the Most Out of Your Reading and Using Proven Strategies to Memorize New Material**

Once you've familiarized yourself with the material as a whole and gathered the necessary tools, it's time to get down to work and start reading. Here are several things that will help you get the most out of the reading process.

**Stay Focused**

The TV show you watched last night … your husband forgetting to meet you at the bus stop … the new toothbrush you need to buy for your daughter … your grumbling stomach. There are a million and one possible distractions that can invade your thoughts as you read. Your job is to keep distracting thoughts at bay and focus on the material you are supposed to be reading. It's not easy, but the following are things you can do to help yourself stay focused:

* **Read in small bites**. If you think it is going to take you 4 hours to read an entire chapter, break up the 4 hours into more manageable time periods. Promise yourself that you'll read for 1 hour in the afternoon, another hour in the evening, and the next 2 hours spaced out during the following day. One hour of reading is far more manageable than a 4-hour block.

**Discover Your Attention Span**

You should be aware of your attention span, the length of time you usually are able to sustain attention to a task, as you prepare for reading assignments. To get an idea of the length of your current attention span for reading, perform this exercise over the next few days.

1. Choose one of the textbooks that you've been assigned to read this semester.
2. Start reading a chapter, without any preparation, noting in the chart below the time that you start reading.
3. As soon as your mind begins to wander and think about other subjects, stop reading and note the time on the chart below.
4. Using the same textbook, repeat this process four more times over the course of a few days, entering the data on the chart below.
5. To find your reading attention span, calculate the average number of minutes across the five trials.

Ask yourself these questions about your reading attention span:

1. Are you surprised by the length of your reading attention span? In what way?
2. Does any number in the set of trials stand out from the other numbers? For instance, is any number much higher or lower than the average? If so, can you account for this? For example, what time of day was it?
3. Do the numbers in your trials show any trend? For instance, did your attention span tend to increase slightly over the course of the trials, did it decrease, or did it stay about the same? Can you explain any trend you may have noted?
4. Do you think your attention span times would be very different if you had chosen a different textbook? Why or why not?
5. What things might you do to improve your attention span?

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

* **Take a break**. Actually, plan to take several short breaks to reward yourself while you're reading. During your break, do something enjoyable—eat a snack, watch a bit of a ball game on television, text message a friend, or the like. Just try not to get drawn into your break activity to the point that it takes over your reading time.
* **Deal with mental distractions**. Sometimes problems have a way of popping into our minds and repeatedly distracting us. If a particular problem keeps interrupting your concentration—such as a difficulty you're having on the job—try to think of an action-oriented strategy to deal with it. You might even write your proposed solution down on a piece of paper. Putting it down in words can get the problem off your mind, potentially making it less intrusive.
* **Manage interruptions**. You can't prevent your children from getting into a fight and needing immediate attention. But there are some things you can do to reduce interruptions and their consequences. For instance, you can schedule reading to coincide with periods when you know you'll be alone. You can also plan to read less critical parts of assignments (such as the summaries or book frontmatter) when distractions are more likely, saving the heavier reading for later. Or, if you are a parent with small children, you can get them involved in an activity that they can perform independently so you'll be free to concentrate.

If you are reading a long assignment, taking a break can be a reward and reinvigorate you.

**Write While You Read**

Writing is one of the most important aspects of reading. If you haven't underlined, jotted notes to yourself, placed check marks on the page, drawn arrows, constructed diagrams, and otherwise defaced and disfigured your book while you're reading, you're not doing your job as a P.O.W.E.R. reader.

The idea of writing on a book page may go against everything you've been taught in the past. (And of course you should never write on a library book or one that you've borrowed.)

However, once you've bought your book, *you own it and you should make it your own.* Don't keep your textbooks spotless on the off chance they will fetch a higher price if you sell them later. Instead, think of textbooks as documents recording your active learning and engagement in a field of study. In addition, you should look at your textbooks as the foundation of your personal library, which will grow throughout your lifetime. In short, writing extensively in your book while you're reading is an important tactic for achieving success. (For more on using textbooks, see the **Course Connections** feature.)

**Course  
Connections**

**Textbook Tips: Starting Off on the Right Page**

You've just come back from the bookstore, weighted down with a bookbag filled with the textbooks and other materials for the upcoming term. Now is the time to take some preliminary steps to make the most of your investment.

* Make sure you've bought the correct textbooks. Look at each syllabus from your classes to ensure you've bought the appropriate text. Sometimes there are multiple sections of a course, and each section uses a different text and the right edition. Be sure the book you've bought matches the description in the syllabus.
* Make the book your own. Write your name, e-mail address, and/or telephone number in the front of the book. If you misplace your book during the term, you want the person who finds it to be able to return it to you.
* Orient yourself to each of your textbooks. Take a quick look at each of the books, examining the table of contents, introduction, and/or preface (as we discussed earlier). Get a sense of the content and the general reading level of the book.
* Get yourself online. Many textbooks contain a card or insert with a password that gives you access to online material, sometimes including access to the complete book in an online format. Follow the directions and enter the book's website, making sure the password allows you to register. If you have trouble making the site work, call the tech support number that should be included with the password.

If you have purchased an *electronic textbook,* or *e-book,* you'll be able to read it on a laptop computer, iPad, or even a smartphone. E-books have several advantages over traditional books. You can easily follow links to visuals and interactive exercises, search for key terms, listen to music, watch embedded videos, and manipulate 3-D images. And, like traditional textbooks, you can highlight and take notes as you are reading and save (and organize) your notes for future study.

The ability to add your own personal notes, underlining, and other annotations to a clean text while you're reading is one of the reasons it usually pays to buy new, rather than used, textbooks. Why would you want a stranger's comments on something you own? Can you really trust that person's judgment over your own regarding what's important to underline? New books allow you to mark them up in your own personal style, without the distraction of competing voices.

What should you be writing while you are reading? There are several things you should write down (or—if you are using an e-book—keyboard in to your electronic text):

* **Rephrase key points**. Make notes to yourself, in your own words, about what the author is trying to get across. Don't just copy what's been said. Think about the material, and rewrite it in words that are your own.Writing notes to yourself in your own words has several consequences, all good. First, you make the material yours; it becomes something you now understand and part of your own knowledge base. This is an essential aid to memorization. When you try to recollect your reading, you won't be trying to summon the thoughts of someone else—you'll be trying to remember *your own* thinking.

“What is reading but silent conversation?”

Walter Savage Landor, “Aristoteles and Callisthenes,” author, *Imaginary Conversations* (1824–1853)

Second, trying to summarize a key point in your own words will make it very clear whether you truly understand it. It's easy to be fooled into thinking we understand something as we're reading along. But the true test is whether we can explain it to ourselves (or someone else) on our own, without referring to the book or article.

Third, the very act of writing engages an additional type of perception—involving the physical sense of moving a pen or pressing a keyboard. This will help you learn the material in a more active way.

From the perspective of …

**A STUDENT** To truly retain what you are reading, you must give your reading your undivided attention. Make a list of your biggest distractions and consider strategies for avoiding those distractions when you read.

Finally, writing notes and phrases will help you study the material later. Not only will the key points be highlighted, but your notes will also quickly bring you up to speed regarding your initial thoughts and impressions.

* **Highlight or underline key points**. Very often the first or last sentence in a paragraph, or the first or last paragraph in a section, will present a key point. Before you highlight anything, though, read the whole paragraph through. Then you'll be sure that what you highlight is, in fact, the key information. Topic sentences do not always fall at the beginning of a paragraph.Be selective in your highlighting and underlining. A page covered in yellow highlighter may be artistically appealing, but it won't help you understand the material any better. Highlight only the key information. You might find yourself highlighting only one or two sentences or phrases per page. That's fine. *In highlighting and underlining, less is more.* One guideline: No more than 10 percent of the material should be highlighted or underlined.Keep in mind, too, as you highlight and underline that the key material you are marking is the material you will likely need to remember for exams or class discussions. To aid in your recall of such material, read it over a time or two after you've marked it, and consider also reading it aloud. This will reinforce the memories you are building of the essential points in the assignment.
* **Use arrows, diagrams, outlines, tables, timelines, charts, and other visuals to help you understand and later recall what you are reading**. If there are three examples given for a particular point, number them. If a paragraph discusses a situation in which an earlier point does not hold, link the original point to the exception by an arrow. If a sequence of steps is presented, number each step.For example, after you have annotated *this* page of *P.O.W.E.R. Learning,* it might look something like what is shown in [**Figure 5.1**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/17_chapter05.xhtml?create=true#fig5.1).**figure 5.1** **Sample of Annotated Page**Particularly if your learning style is a visual one, representing the material graphically will get you thinking about it—and the connections and points in it—in new and different ways. Rather than considering the material solely in verbal terms, you now add visual images. The act of creating visual annotations will not only help you to understand the material better but it will also ease its later recall. Practice this technique on the sample textbook page in **Try It 4** on [page 118](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/17_chapter05.xhtml?create=true#page118).
* **Look up unfamiliar words in a dictionary**. Even though you may be able to figure out the meaning of an unfamiliar word from its context, use a dictionary anyway. This way you can be sure that what you think it means is correct. A dictionary will also tell you what the word sounds like, which may be important if your instructor uses the word in class.

**Mark Up a Book Page**

First, working alone, read the excerpt in [**Figure 5.2**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/17_chapter05.xhtml?create=true#fig5.2) on the opposite page. Then use the techniques we've discussed for marking up a page to highlight its key points.

Next, working in a group, compare and contrast your annotations with those of some classmates, and answer the following questions:

1. How do others' annotations differ from yours?
2. Why did they use the annotations they did?
3. Which annotation techniques worked best for you? Which did others prefer? Why?
4. How might these annotations help you to remember what is important?
5. If there were different sorts of material presented on the page, such as mathematical formulas, would you use different kinds of annotations?

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

**figure 5.2** **Sample Page to Annotate**

**Memorize Key Material**

Many of the reading strategies discussed above will help fix key material in your mind. Rephrasing key points, highlighting or underlining essential material and then rereading it, and creating visuals will all help you recall the information you've read.

Sometimes, though, these strategies are not enough. You may need to memorize a great deal of information, more than you'll be able to recall just through the process of reading, underlining, and so forth. Many people find extensive memorization daunting. But one of the good things about the work of memorization is that you have your choice of literally dozens of techniques. Depending on the kind of material you need to recall and how much you already know about the subject, you can turn to any number of methods.

As we sort through the various options, keep in mind that no one strategy works by itself. (And some strategies don't seem to work: For example, forget about supplements like gingko biloba—there's no clear scientific evidence that they are effective.[2](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c5fn2)) Instead, try the following proven strategies and find those that work best for you. Feel free to devise your own strategies or add those that have worked for you in the past.

* **Rehearsal**. Think it again: rehearsal. Say it aloud: rehearsal. Think of it in terms of the three syllables that make up the word: re—hear—sal. OK, one more time—say the word “rehearsal.”RehearsalThe process of practicing and learning material to transfer it into memory.If you're scratching your head over the last paragraph, it's to illustrate the point of **rehearsal:** to transfer material that you encounter into memory. If you don't rehearse information in some way, it will end up like most of the information to which we're exposed: on the garbage heap of lost memory.To test if you've succeeded in transferring the word “rehearsal” into your memory, put down this book and go off for a few minutes. Do something entirely unrelated to reading this book. Have a snack, catch up on the latest sports scores on ESPN, or read the front page of the newspaper.Are you back? If the word “rehearsal” popped into your head when you picked up this book again, you've passed your first memory test. You can be assured that the word “rehearsal” has been transferred into your memory.Rehearsal is the key strategy in remembering information. If you don't rehearse material, it will never make it into memory. Repeating the information, summarizing it, associating it with other memories, and above all thinking about it when you first come across it will ensure that rehearsal will be effective in pushing the material into memory.MnemonicsFormal techniques used to make material more readily remembered.
* **Mnemonics**. This odd word (pronounced in an equally odd fashion, with the “m” silent—“neh MON ix”) describes formal techniques used to make material more readily remembered. **Mnemonics** are the tricks of the trade that professional memory experts use, and you too can use them to nail down the sort of information you will often need to recall for tests.AcronymsA word or phrase formed by the first letters of a series of terms.Among the most common mnemonics are acronyms. You're already well acquainted with **acronyms,** words or phrases formed by the first letters of a series of terms. For instance, though you may not have known it, the word “laser” is actually an acronym for “light amplification by stimulated emissions of radiation,” and “radar” is an acronym for “radio detection and ranging.” If you took music lessons, you may know that FACE spells out the names of the notes that appear in the spaces on the treble clef music staff (“F,” “A,” “C,” and “E,” starting at the bottom of the staff).

**Do-It-Yourself Acronyms and Acrostics**

In the first part of this **Try It**, work individually to create an acronym and an acrostic.

1. Figure out an acronym to remind you of the names of the five Great Lakes, using the first letters of their names (which are Erie, Huron, Michigan, Ontario, Superior).
2. Devise an acrostic for the nine planets in order of their average distance from the sun. Their names, in order, are Mercury, Venus, Earth, Mars, Jupiter, Saturn, Uranus, Neptune, Pluto. (Bonus question: Because many astronomers no longer believe Pluto is a planet, devise an acrostic that omits Pluto and just contains the first eight planets.)

After you've tried to create the acronym and acrostic, meet in a group and discuss these questions: How successful were you in devising effective acronyms and acrostics? Do some of the group members' creations seem more effective than others? Why? Is the act of creating them an important component of helping to remember what they represent, or would having them created by someone else be as helpful in recalling them? For your information, a common acronym for the Great Lakes is HOMES (**H**uron, **O**ntario, **M**ichigan, **E**rie, **S**uperior), and a traditional acrostic for the order of the planets is **M**y **V**ery **E**ducated **M**other **J**ust **S**erved **U**s **N**ine **P**izzas. (As for the bonus question that omits Pluto, future generations may use the acrostic **M**y **V**ery **E**ducated **M**other **J**ust **S**erved **U**s **N**oodles.)

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

The benefit of acronyms is that they help us to recall a complete list of steps or items. P.O.W.E.R. stands for—well, by this point in the book, you probably remember.

Acrostic

A sentence in which the first letters of the words correspond to material that is to be remembered.

After learning to use the acronym “FACE” to remember the notes on the spaces of the music staff, many beginning musicians learn that the names of the lines on the staff form the acrostic, “Every Good Boy Deserves Fudge.” An **acrostic** is a sentence in which the first letters spell out something that needs to be recalled. The benefits—as well as the drawbacks—of acrostics are similar to those of acronyms. (You can explore acronyms and acrostics in **Try It 5**.)

Although mnemonics are helpful, keep in mind that they have a number of significant shortcomings. First, they don't focus on the meaning of the items being remembered. Because information that is learned in terms of its surface characteristics—such as first letters that form a word—is less likely to be retained than information that is learned in terms of its meaning, mnemonic devices are an imperfect route to memorization.

There's another problem with mnemonics: Sometimes it takes as much effort to create a mnemonic device as it would to memorize the material in the first place. And because the mnemonic itself has no meaning, it can be forgotten.

Despite their drawbacks, mnemonics can be useful. They are particularly helpful when the material being memorized includes a list of items or a series of steps.

* **Chunk material into meaningful groups**. When we learn new material, we face a physical limitation of our brains: we can only hold a limited amount of information in our heads at the same time. Although the specific amount varies, it's generally around five to nine individual bits of information.But there's a way around that limitation, known as chunking. A *chunk* is a grouping of information that can be stored in working memory, the memory store where information is processed before it moves into long-term memory. For example, a chunk can be a group of seven individual letters or numbers, permitting us to hold a seven-digit phone number (such as 226-4610) in working memory.But a chunk also may consist of larger categories, such as words or other meaningful units. For example, consider the following list of 21 letters:**P B S F O X C N N A B C C B S M T V N B C**Because the list of individual letters exceeds seven items, it is difficult to recall the letters after one exposure. But suppose they were presented as follows:**PBS FOX CNN ABC CBS MTV NBC**In this case, even though there are still 21 letters, you'd be able to store them in working memory since they represent only seven chunks.The principle of chunking can help us to store information more efficiently Rather than considering individual bits of information, try to link them into meaningful groups. The larger the meanngful groupings, the more information you'll be able to recall.
* **Involve multiple senses**. The more senses you can involve when you're trying to learn new material, the better you'll be able to remember. Here's why: Every time we encounter new information, all of our senses are potentially at work. For instance, if we witness a car crash, we receive sensory input from the sight of the two cars hitting each other, the sound of the impact, and perhaps the smell of burning rubber. Each piece of sensory information is stored in a separate location in the brain, and yet all the pieces are linked together in extraordinarily intricate ways.What this means is that when we seek to remember the details of the crash, recalling a memory of one of the sensory experiences—such as what we heard—can trigger recall of the other types of memories. For example, thinking about the *sound* the two cars made when they hit can bring back memories of the way the scene looked.When you learn something, use your body. Don't sit passively at your desk. Instead, move around. Stand up; sit down. Touch the page. Trace figures with your fingers. Talk to yourself. Think out loud. It may seem strange, but doing this increases the number of ways in which the information is stored.VisualizationA memory technique by which images are formed to help recall material.
* **Visualize. Visualization** is a technique by which images are formed to ensure that material is recalled. For instance, memory requires three basic steps: the initial recording of information, the storage of that information, and, ultimately, the retrieval of the stored information. As you read the three steps, you probably see them as logical and straightforward processes. But how do you remember them?You might visualize a computer, with its keyboard, disks, and monitor (see [**Figure 5.3**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/17_chapter05.xhtml?create=true#fig5.3)). The keyboard represents the initial recording of information. The disk represents the storage of information, and the monitor represents the display of information that has been retrieved from memory. If you can put these images in your mind, it will help you to remember the three basic memory steps later.**figure 5.3** **Visualizing Memory**
* **Overlearning**. Think back to when you were learning your basic multiplication facts (1 × 1 = 1; 2 × 2 = 4; and so forth). Let's suppose you had put each multiplication problem on a flash card, and you decided to go through your entire set of cards, trying to get every problem right.The first time you went through the set of cards and answered all the problems correctly, would you feel as if you'd memorized them perfectly and that you'd never again make an error? You shouldn't. You would need several instances of perfect performance to be sure you had learned the multiplication facts completely.OverlearningStudying and rehearsing material past the point of initial mastery to the point at which recall becomes automatic.Lasting learning doesn't come until you have over-learned the material. **Overlearning** consists of studying and rehearsing material past the point of initial mastery. Through overlearning, recall becomes automatic. Rather than searching for a fact and going through mental contortions until perhaps the information surfaces, overlearning permits us to recall the information automatically, without even thinking about it. The more facts and mental operations that you have memorized through overlearning, the quicker you can move through a test.To put the principle of overlearning to work, don't stop studying at the point when you can say to yourself, “Well, I'll probably pass this test.” You may be right, but that's all you'll do—pass. Instead, spend extra time learning the material until it becomes as familiar as an old pair of jeans.

**Dealing with Learning Disabilities**

Learning disabilities

Difficulties in processing information when listening, speaking, reading, or writing, characterized by a discrepancy between learning potential and actual academic achievement.

If you, like millions of people in the United States, have a learning disability of one sort or another, reading and remembering may prove to be particularly challenging. **Learning disabilities** are defined as difficulties in processing information when listening, speaking, reading, or writing; in most cases, learning disabilities are diagnosed when there is a discrepancy between learning potential and actual academic achievement.

One of the most common kinds of learning disabilities is *dyslexia,* a reading disability that produces the misperception of letters during reading and writing, unusual difficulty in sounding out letters, spelling difficulties, and confusion between right and left. Although its causes are not yet completely understood, one likely explanation is a problem in the part of the brain responsible for breaking words into the sound elements that make up language.

Another common disability is *attention deficit hyperactivity disorder* (or *ADHD*), which is marked by an inability to concentrate, inattention, and a low tolerance for frustration. For the 1 to 3 percent of adults who have ADHD, planning, staying on task, and maintaining interest present unusual challenges. These challenges are present not only in college, but they also affect job performance.

People with learning disabilities are sometimes viewed as unintelligent. Nothing could be further from the truth: There is no relationship between learning disabilities and IQ. For instance, dozens of well-known and highly accomplished individuals suffered from dyslexia, including physicist Albert Einstein, U.S. General George Patton, poet William Butler Yeats, and writer John Irving.

By the time they reach college, most people with learning disabilities have already been diagnosed. If you do have a diagnosed learning disability and you need special services, it is important to disclose your situation to your instructors and other college officials.

In some cases, students with learning disabilities have not been appropriately evaluated prior to college. If you have difficulties such as mixing up and reversing letters frequently and suspect that you have a learning disability, there usually is an office on campus that can provide you with guidance. One place to start is your college counseling or health center.

Many sorts of treatments, ranging from learning specific study strategies to the use of medication, can be effective in dealing with learning disabilities. In addition, colleges that accept support from the federal government have a legal obligation to provide people diagnosed with learning disabilities with appropriate support. This obligation is spelled out in the Americans with Disabilities Act, and it provides important legal protections.

However, just because you are having trouble with reading assignments doesn't automatically mean that you have a learning disability. Not only is the kind of reading you do in college more difficult than in other contexts, but there's also more of it. It's only when reading represents a persistent, long-term problem—one that won't go away no matter how much work you do—that a learning disability becomes a possible explanation.

A disability in no way dictates what sort of accomplishments you are capable of.

**LO 5.4 What Does It Mean? What Do I Know?**

Evaluation is a crucial step in reading. You need to be able to answer the seemingly simple question: “What does all this mean?”

But there's another aspect to evaluation. You need to evaluate, truthfully and honestly, your own level of understanding. What do you know as a result of your reading? Evaluation, then, consists of the following steps:

* **Identify the main ideas and themes and their value *to you personally***. Try to determine the take-home message of the material you've read. For example, the take-home message of a chapter on accounting ethics might be, “In the long run, honest accounting practices benefit the long-term health of any business.”Sometimes the main ideas and themes are spelled out, and at other times you will have to deduce them for yourself. Evaluating the main ideas and themes in terms of how they relate to you personally will help you understand and remember them more easily.

From the perspective of…

**AN EDITORIAL ASSISTANT** The ability to discern what is important within what you read is a key job function for editors. How might you apply your reading evaluation skills to an author's first draft?

* **Prioritize the ideas**. Of all the information that is presented, which is the most crucial to the main message and which is the least crucial? Make a list of the main topics covered and try to rank them in order of importance.
* **Think critically about the arguments presented in the reading**. Do they seem to make sense? Are the author's assertions reasonable? Are there any flaws in the arguments? Would authors with a different point of view dispute what is being said? How would they build their own arguments?
* **Pretend you are explaining the material (talking—out loud!—about the material) to a fellow classmate who missed the assignment**. This is one time when talking out loud when no one is around is not only normal, but beneficial. Summarize the material aloud, as if you were talking to another person.Talking out loud does two things. First, it helps you identify weak spots in your understanding and recall. Talking to yourself will help you nail down concepts that are still not clear in your own mind. Second, and equally important, because you are transforming the written word into the spoken word, you are thinking about the information in another way, which will help you remember it better.
* **Use in-text review questions and tests**. Many textbook chapters end with a quiz or a set of review questions about the material. Some have questions scattered throughout the chapter. Don't ignore them! Not only do such questions indicate what the writer of the book thought was important for you to learn, but they can also provide an excellent opportunity for evaluating your memory.
* **Team up with a friend or use a study group**. When it comes to evaluating your understanding of a reading, two heads (or more!) are often better than one. Working with a classmate or study group—especially others who may have a different preferred learning style from your own—can help you test the limits of your understanding and memory of material and assess areas in which you need work.
* **Be honest with yourself**. Most of us are able to read with our minds on cruise control. But the net result is not much different from not reading the passage at all. If you have drifted off while you've been reading, go back and reread the passage.

**Career Connections**

**The Job of Reading**

Memos. Annual reports. Instructions. Continuing education assignments. Professional journals.

Each of these items illustrates the importance of developing critical reading skills for on-the-job success. Virtually every job requires good reading expertise, and for some professions, reading is a central component. Polishing your reading skills now will pay big dividends when you enter the world of work. The better you are at absorbing and remembering written information, the better you'll be at carrying out your job.

For instance, in many corporations, vital information is transmitted through the written word, via e-mails, hard-copy memos, technical reports, or web-based material. The job of repairing broken appliances or automobiles requires reading of numerous service manuals to master the complex computer diagnostic systems that are now standard equipment. Nurses and others in the health care field must read journals and reports to keep up with the newest medical technologies.

Furthermore, because not all supervisors are effective writers, you'll sometimes need to read between the lines and draw inferences and conclusions about what you need to do. You should also keep in mind that there are significant cultural differences in the way in which people write and the type of language they use. Being sensitive to the cultural background of colleagues will permit you to more accurately interpret and understand what you are reading.

In short, reading is a skill that's required in virtually every profession. Developing the habit of reading critically while you are in college will pave the road for future career success.

**Getting It the Second Time**

You're human, so—like the rest of us—when you finish a reading assignment you'd probably like nothing more than to heave a sigh of relief and put the book away.

By now you know that there's a crucial step you should take that will assist you in cementing what you've learned into memory: rethinking what you've read. If you do it within 24 hours of first reading the assignment, it can save you hours of work later.

“Reading furnishes the mind only with materials of knowledge; it is thinking that makes what we read ours.”

John Locke, author, *Of the Conduct of the Understanding,* 1706

The best way to rethink an assignment is to reread it, along with any notes you've taken. “Yeah, right,” you're probably thinking. “Like I have time for that.” The goal, though, is not a literal rereading. In fact, it isn't necessary to reread word for word. You already know what's important and what's not important, so you can skim some of the less important material. But it is wise to reread the more difficult and important material carefully, making sure that you fully understand what is being discussed and that you'll remember the key details.

What's most critical, though, is that you think deeply about the material, considering the take-home message of what you've read. You need to be sure that your understanding is complete and that you're able to answer any questions that you had earlier about the material. Rethinking should be the central activity as you reread the passage and your notes.

The benefits of rethinking the material can't be overstated. Rethinking transfers material from your short-term memory to your long-term memory. It solidifies information so that it will be remembered far better over the long haul.

**Speaking *of* Success**

|  |  |
| --- | --- |
| **NAME:** | **Sarah J. Wilson** |
| **EDUCATION:** | **National American University** |
| **DEGREE:** | **Business Administration with emphasis on tourism and hospitality** |

**F**or Sarah Wilson, going to college not only gave her the chance to get an education—it also provided her the opportunity to promote her Native American heritage.

While pursuing a degree in Business Administration at National American University, Wilson is working at the Dahl Art Center to support local Native American artists.

“I recently worked at a cultural event that helped Native artists get their work evaluated so they could get into major art festivals,” says Wilson, an enrolled member of the Oglala Sioux. “Another one of our biggest projects is developing a website for Native artists on the Pine Ridge Reservation.”

Wilson's work is also tied to promoting tourism and small business development for the reservation. “Our culture is one of the most positive things we have,” she explains. “My work allows me to see and interact with it every day, and to make it an even greater support for the community.”

Wilson is already thinking about her next moves following graduation.

“I would like to get a nonprofit organization going and am also interested in microloans,” she says. “I'd especially like to focus on helping artists get the financial support they nee

7 hours ago

**CHAPTER 10**

**Juggling: Stress, Money, Family, and Work**

Learning Outcomes

By the time you finish this chapter you will be able to

|  |  |
| --- | --- |
| LO **10.1** | Define stress and explain how to control it. |
| LO **10.2** | Explain what is involved with keeping fit and healthy. |
| LO **10.3** | Analyze the reasons for keeping to a budget and explain how to prepare and stick to one. |

It had been a long day for Diana Michaels—and now, lying in bed, she couldn't fall asleep.

The many stresses and worries of her day kept repeating in her mind. The babysitter she relied on to watch her children in the afternoon when she went to nursing classes had told her she wanted a raise. Diana, a single mother, wasn't sure she could afford to pay more and still pay all the other bills: utilities, rent, car insurance, tuition, and the rest. Her paycheck from her job as an administrative assistant at a hospital was already stretched thin. And given that she worked full time and was going to college, she didn't think she could find time to take on a new job or even additional shifts.

Diana reassured herself that she could figure out a way to save a little more money. She told herself that at the moment what she really needed was sleep. She had to get up at 5:00 a.m. to exercise, then get her children to school, then go to work, then go to class. But all she could do was toss and turn, stressing about the many challenges she had to face in the morning.

**Looking  
Ahead**

Do you ever feel like Diana? Do you ever stay awake wondering how you'll meet the demands of family, bills, college, and work? Then you're no stranger to stress. It's something that all of us experience from time to time, but that college can often exacerbate. It isn't easy to be a student on top of being a parent, a spouse, an employee, and so forth. Almost one-third of first-year college students report feeling frequently overwhelmed with all they need to do.[1](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn1)

Coping with stress is one of the challenges that college students face. The many demands on your time can make you feel that you'll never finish what needs to get done. This pressure produces wear and tear on your body and mind, and it's easy to fall prey to ill health as a result.

However, stress and poor health are not inevitable outcomes. In fact, by following simple guidelines and deciding to make health a conscious priority, you can maintain good physical and mental health. It's not easy to balance the many responsibilities of study and work and family, but it is possible.

Perhaps the greatest source of stress for college students, if not for most people in general, is money. Even under the best of circumstances, our finances present us with many challenges. But money stress is not inevitable either. This chapter will show you how to manage your money. It begins by discussing the process of preparing a budget and identifying your financial goals—the basis for money management. The chapter goes on to examine ways you can keep track of your spending and estimate your financial needs and resources, and discusses ways to control your spending habits and save money.

**LO 10.1 Living with Stress**

Stressed out? Tests, papers, job demands, family problems, volunteer activities…. It's no surprise that these can produce stress. But it may be a surprise to know that so can graduating from college, starting your dream job, falling in love, getting married, and even winning the lottery.

Stress

The physical and emotional response to events that threaten or challenge us.

Virtually *anything* —good or bad—is capable of producing stress if it presents us with a challenge. **Stress**is the physical and emotional response we have to events that threaten or challenge us. It is rooted in the primitive “fight or flight” response wired into all animals—human and nonhuman. You see it in cats, for instance, when confronted by a dog or other threat: Their backs go up, their fur stands on end, their eyes widen, and, ultimately, they either take off or attack. The challenge stimulating this revved-up response is called a *stressor.* For humans, stressors can range from a first date to losing our wallet to experiencing a tornado or hurricane.

Because our everyday lives are filled with events that can be interpreted as threatening or challenging, stress is commonplace in most people's lives. There are three main types of stressors:

1. *Cataclysmic events* are events that occur suddenly and affect many people simultaneously. Tornadoes, hurricanes, and plane crashes are examples of cataclysmic events.
2. *Personal stressors* are major life events that produce a negative physical and psychological reaction. Failing a course, losing a job, and ending a relationship are all examples of personal stressors. Sometimes positive events—such as getting married or starting a new job—can act as personal stressors. Although the short-term impact of a personal stressor can be difficult, the long-term consequences may decline as people learn to adapt to the situation.
3. *Daily hassles* are the minor irritants of life that, singly, produce relatively little stress. Waiting in a traffic jam, receiving a bill riddled with mistakes, and being interrupted by noises of major construction while trying to study are examples of such minor irritants. However, daily hassles add up, and cumulatively, they can produce even more stress than a single larger-scale event. ([**Figure 10.1**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#fig10.1) on page 000 indicates the most common daily hassles in people's lives.[2](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn2))

**What Is Happening When We Are Stressed?**

Stress does more than make us feel anxious, upset, and fearful. Beneath those responses, we are experiencing many different physical reactions, each placing a high demand on our body's resources. Our hearts beat faster, our breathing becomes more rapid and shallow, and we produce more sweat. Our internal organs churn out a variety of hormones. In the long run, these physical responses wear down our immune system, our body's defense against disease. We become more susceptible to a variety of diseases, ranging from the common cold and headaches to strokes and heart disease. In fact, surveys have found that the greater the number of stressful events a person experiences over the course of a year, the more likely it is that he or she will have a major illness (see **Try It 1** on [pages 242](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml#page242) and [243](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml#page243), “Assess Your Susceptibility to Stress-Related Illness”).

**figure 10.1**  
**Daily Hassles**

**Handling Stress**

Stress is an inevitable part of life. In fact, a life with no stress at all would be so boring, so uneventful, that you'd quickly miss the stress that had been removed.

Coping

The effort to control, reduce, or learn to tolerate the threats that lead to stress.

That doesn't mean, though, that we have to sit back and accept stress when it does arise. **Coping** is the effort to control, reduce, or tolerate the threats that lead to stress. There are many tactics you can employ to cope with the stress in your life, regardless of its cause or intensity.

Being in good physical condition is one excellent way to prepare for future stress. Stress takes its toll on your body, so it makes sense that the stronger and fitter you are, the less negative impact stress will have on you. For example, a regular exercise program reduces heart rate, respiration rate, and blood pressure at times when the body is at rest—making us better able to withstand the negative consequences of stress.

If you drink a lot of coffee or soda, a change in your diet may be enough to bring about a reduction in stress. Coffee, soda, chocolate, and a surprising number of other foods contain caffeine, which can make you feel jittery and anxious even without stress; add a stressor, and the reaction can be very intense and unpleasant.

Eating right can alleviate another problem: obesity. Being overweight can bring on stress for several reasons. For one thing, the extra pounds drag down the functioning of the body. This can lead to fatigue and a reduced ability to bounce back when we encounter challenges to our well-being. In addition, feeling heavy in a society that acclaims the virtues of slimness can be stressful in and of itself.

Of course, stress is not just a question of diet and exercise. To cope with stress, you need to understand what causes it. In some cases, it's obvious—a series of bad test grades in a course, a family problem that keeps getting worse, a job supervisor who seems to delight in making things difficult. In other cases, however, the causes of stress may be more subtle. Perhaps your relationship with your wife or husband is rocky, and you have a nagging feeling that something is wrong.

Whatever the source of stress, you need to pinpoint it. To organize your assault on stress then, take a piece of paper and list the major circumstances that are causing you stress. Just listing them will help put you in control, and you'll be better able to figure out strategies for coping with them.

**Developing Effective Coping Strategies**

A wide variety of tactics can help you deal with stress once you've identified its sources. In addition to lifestyle changes outlined above, among the most effective approaches to coping are these:

* **Take charge of the situation**. Stress is most apt to arise when we are faced with situations over which we have little or no control. If you take charge of the situation, you'll reduce the experience of stress. For example, if several work assignments are given to you all on the same day, you might try recruiting a coworker to help lighten your load.

**Assess Your Susceptibility to Stress-Related Illness**

Are you susceptible to a stress-related illness? The more stress in your life, the more likely it is that you will experience a major illness.

To determine the stress in your life, take the stressor value given beside each event you have experienced and multiply it by the number of occurrences over the past year (up to a maximum of four), and then add up these scores.[3](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn3)

* 87 Experienced the death of a spouse
* 77 Got married
* 77 Experienced the death of a close family member
* 76 Got divorced
* 74 Experienced a marital separation
* 68 Experienced the death of a close friend
* 68 Experienced pregnancy or fathered a pregnancy
* 65 Had a major personal injury or illness
* 62 Were fired from work
* 60 Ended a marital engagement or a steady relationship
* 58 Had sexual difficulties
* 58 Experienced a marital reconciliation
* 57 Had a major change in self-concept or self-awareness
* 56 Experienced a major change in the health or behavior of a family member
* 54 Became engaged to be married
* 53 Had a major change in financial status
* 52 Took on a mortgage or loan of more than $10,000
* 52 Had a major change in use of drugs
* 50 Had a major conflict or change in values
* 50 Had a major change in the number of arguments with your spouse
* 50 Gained a new family member
* 50 Entered college
* 50 Changed to a new school
* 50 Changed to a different line of work
* 49 Had a major change in amount of independence and responsibility
* 47 Had a major change in responsibilities at work
* 46 Experienced a major change in use of alcohol
* 45 Revised personal habits
* 44 Had trouble with school administration
* 43 Held a job while attending school
* 43 Had a major change in social activities
* 42 Had trouble with in-laws
* 42 Had a major change in working hours or conditions
* 42 Changed residence or living conditions
* 41 Had your spouse begin or cease work outside the home
* 41 Changed your choice of major field of study
* 41 Changed dating habits
* 40 Had an outstanding personal achievement
* 38 Had trouble with your boss
* 38 Had a major change in amount of participation in school activities
* 37 Had a major change in type and/or amount of recreation
* 36 Had a major change in religious activities
* 34 Had a major change of sleeping habits
* 33 Took a trip or vacation
* 30 Had a major change in eating habits
* 26 Had a major change in the number of family get-togethers
* 22 Were found guilty of minor violations of the law

*Scoring:* If your total score is above 1,435, you are in a high-stress category and therefore more at risk for experiencing a stress-related illness.

But keep in mind the limitations of this questionnaire. There may be factors in your life that produce high stress that are not listed. In addition, a high score does not mean that you are sure to get sick. Many other factors determine ill health, and high stress is only one cause. Other positive factors in your life, such as getting enough sleep and exercise, may prevent illness.

Still, having an unusually high amount of stress in your life is a cause for concern. If you do score high, you may want to take steps to reduce it.

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

* **Don't waste energy trying to change the unchangeable**. There are some situations that you simply can't control. You can't change the fact that you have come down with a case of the flu, and you can't change your performance on a test you took last week. Don't hit your head against a brick wall and try to modify things that can't be changed. Use your energy to improve the situation, not to rewrite history.“There is more to life than increasing its speed.”Mahatma Gandhi
* **Look for the silver lining**. Stress arises when we perceive a situation as threatening. If we can change how we perceive that situation, we can change our reactions to it. For instance, if your information technology instructor requires you to create a difficult computer program in a very short time, the saving grace is that you may be able to use the skill to your advantage in getting a high-paying job down the road. (You can practice finding the silver lining in **Try It 2** on [page 244](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page244).)Social supportAssistance and comfort supplied by others in times of stress.
* **Talk to friends and family. Social support,** or assistance and comfort supplied by others, can help us through stressful periods. Turning to our friends and family and simply talking about the stress we're under can help us tolerate it more effectively. Even anonymous telephone hotlines can provide us with social support. (The U.S. Department of Health and Human Services maintains a master toll-free number that can provide telephone numbers and addresses of many national helplines and support groups. You can reach it by calling 1–800–336–4797.)

**Look for the Silver Lining**

Consider the following list of potentially stressful situations. Try to find something positive—a silver lining—in each of them. The first two are completed to get you started.

WORKING IN A GROUP

After you have considered each of these situations individually, discuss each of them in a group. What similarities and differences in others' responses did you find? Evaluate the different responses, and consider whether—and why—some ways of reframing the situations were better than others.

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

* **Relax**. Because stress produces constant wear and tear on the body, it seems possible that practices that lead to the relaxation of the body might lead to a reduction in stress. And that's just what happens. Using any one of several techniques for producing physical relaxation can prevent stress. Among the best relaxation techniques is *meditation.* Though often associated with its roots in the ancient Eastern religion of Zen Buddhism, meditation, a technique for refocusing attention and producing bodily relaxation, is practiced in some form by members of virtually every major religion. Meditation reduces blood pressure, slows respiration, and in general reduces bodily tension. You can learn about practicing meditation online, at the library, or at a meditation center in your area.
* **Remember that wimping out doesn't work—so keep your commitments**. Suppose you've promised a friend that you'll help him move, and you've promised yourself that you'll spend more time with your children. You've also started work building a porch on the front of your house. Now you are facing all the demands connected to these commitments and feeling stressed.You may be tempted to cope with the feeling by breaking some or all of your commitments, thinking, “I just need to sit at home and relax in front of the television!” This is not coping. It is escaping, and it doesn't reduce stress. Ducking out of commitments, whether to yourself or to others, will make you feel guilty and anxious and will be another source of stress—one without the satisfaction of having accomplished what you set out to do. Find ways to keep your promises.

From the perspective of …

**A STUDENT** The educational process can be stressful. When you consider your future career path, what are the areas of stress you may need to address?

**Placing Stress in Perspective**

It's easy to think of stress as an enemy. In fact, most approaches to coping are geared to overcoming the negative consequences of stress. But consider the following two principles, which in the end may help you more than any others in dealing with stress:

* **Don't sweat the small stuff … and it's all small stuff**. Stress expert Richard Carlson[4](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn4) emphasizes the importance of putting the circumstances we encounter into the proper perspective. He argues that we frequently let ourselves get upset about situations that are actually minor.So what if someone cuts us off in traffic, or does less than his or her share on a group project, or unfairly criticizes us? It's hardly the end of the world. If an unpleasant event has no long-term consequences, it's often best to let it go. One of the best ways to reduce stress, consequently, is to maintain an appropriate perspective on the events of your life.
* **Make peace with stress**. Think of what it would be like to have no stress—none at all—in your life. Would you really be happier, better adjusted, and more successful? The answer is “probably not.” A life that presented no challenges would probably be, in a word, boring. So think about stress as an exciting, though admittedly sometimes difficult, friend. Welcome it, at least in moderation, because its presence indicates that your life is stimulating, challenging, and exciting—and who would want it any other way?

**LO 10.2 Keeping Well**

Eat right. Exercise. Get plenty of sleep.

Pretty simple, isn't it? We learn the fundamentals of fitness and health in the first years of elementary school.

Yet for millions of us, wellness is an elusive goal. We eat on the fly, stopping for a bite at the drive-in window of a fast-food restaurant. Most of us don't exercise enough, either because we feel we don't have enough time or because it's not much fun for us. And as for sleep, we're a nation in which getting by with as little sleep as possible is seen as a badge of honor.

“The first wealth is health.”

Ralph Waldo Emerson, author and poet

For many college students, the bad habits are only made worse by the need to manage so many different sets of responsibilities. It is hard to concentrate on keeping well when you also need to keep your children cared for, your boss happy, your schoolwork complete, your household managed. Personal health can easily get lost in the shuffle of all these competing demands. At the end of the day, too many students feel as if they've run themselves ragged just trying to do the minimum to meet their many obligations.

Yet your health is too important to just ignore. There are strategies you can use to balance your commitments, and you can begin to eat more properly, exercise effectively, and sleep better. Approaches to accomplishing these goals include the following:

**Juggling Your Responsibilities**

* **Identify your priorities**. Taking your child to the dentist or studying for a final exam are examples of tasks that absolutely have to be accomplished. Updating your blog or cleaning out your garage are things that can be left to another day. This distinction seems obvious, yet too often we allow lower priority tasks to crowd among the high priority ones. Identify what is most important for you to achieve, and use your time and energy to accomplish these high priority goals.
* **Use proven time management techniques**. There are only 24 hours in a day. Often, though, it can seem there is 25 hours worth of work to do—or more. To get a handle on your schedule, use the strategies outlined in [Chapter 2](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/14_chapter02.xhtml#chap2). Creating daily to-do lists, calendars, and so forth will be a huge help in effectively meeting your many responsibilities.
* **Communicate with others about your obligations**. Remember that the people in your life—bosses, family members, instructors, fellow students—can't know you are managing a wide set of responsibilities unless you *tell them.* And while you can't expect special treatment just because you have a child at home or a second job to go to, you'll be surprised at how understanding others will be of such circumstances. Additionally, by communicating with those around you, you can work with them to find solutions when your life starts to feel overwhelming.
* **Multitask. Don't draw strict limits regarding what you do and when**. If you have a free 20 minutes at your job, use it to catch up on reading for classes. When your children are napping, see if there is work for your job you can accomplish at home. You don't want to fill every spare minute with work, but you want to take advantage of the gaps in your hectic day.
* **Don't put your own needs last**. It's easy to cut corners in your schedule by giving yourself the least attention—sleeping less, skipping leisure activities, eating on the go. But this sort of lifestyle is not sustainable. You need to treat yourself well if you are going to be an effective parent, student, and employee.

**Eating Right**

* **Eat a variety of “whole” foods, including fruits, vegetables, and grain products**. Strive to eat a range of different foods. If you make variety your goal, you will end up eating the right foods. You can learn more about maintaining variety in your diet by visiting the government website ([**choosemyplate.gov**](http://choosemyplate.gov/)) that describes the food guide plate and allows you to construct a personalized eating plan.
* **Avoid processed foods**. Make an effort to choose “whole” foods, or foods in a state as close as possible to their natural state: Brown rice is better than white rice, and both are better than a preservative-filled, packaged “rice casserole” mix.
* **Avoid foods that are high in sugar and salt content**. Read labels on product packages carefully and beware of hidden sugars and salts. Many ingredients that end in -ose (such as dextrose, sucrose, maltose, and fructose) are actually sugars; salt can lurk within any number of compounds beginning with the word *sodium*.
* **Seek a diet low in fat and cholesterol**. The fat that is to be especially avoided is saturated fat—the most difficult for your body to rid itself of.
* **Remember: Less is more**. You don't need to walk away stuffed from every meal. Moderation is the key. To be sure you don't eat more than your body is telling you to eat, pay attention to internal hunger cues.
* **Schedule three regular meals a day**. Eating should be a priority—a definite part of your daily schedule. Avoid skipping any meals. Breakfast is particularly important; get up early enough to eat a full meal.
* **Be sensitive to the hidden contents of various foods**. Soda and chocolate can contain substantial quantities of caffeine, which can disrupt your sleep and, along with coffee, become addictive. Many cereals—even those labeled “low fat”—contain a considerable amount of sugar or salt. Pay attention to labels. And watch out for fast foods: Research finds that eating fast foods just a few times a week leads to significant weight gains over the long run.[5](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn5) **If you want to lose weight, follow a sensible diet**. There's really only one proven way to lose weight: control your food portions, eat a well-balanced diet, and increase the amount of exercise you get. Fad, quick-fix diets are ineffective. (And, of course consult a physician before making any major changes in your diet.)

**Making Exercise a Part of Your Life**

Exercise produces a variety of benefits. Your body will run more efficiently, you'll have more energy, your heart and circulatory system will run more smoothly, and you'll be able to bounce back from stress and illness more quickly.

* **Choose a type of exercise that you like**. Exercising will be a chore you end up avoiding if you don't enjoy what you're doing.
* **Incorporate exercise into your life**. Take the stairs instead of elevators. When you're on campus, take the longer way to reach your destination. Leave your car at home and walk to campus or work. If you drive, take the farthest parking space from the building to which your heading.
* **Make exercise a group activity**. Exercising with others brings you social support and turns exercise into a social activity. You'll be more likely to stick to a program if you have a regular “exercise date” with a friend.
* **Vary your routine**. You don't need to do the same kind of exercise day after day. Choose different sorts of activities that will involve different parts of your body and keep you from getting bored. For example, for cardiovascular fitness, you might alternate among running, swimming, biking, or using a cardio training machine.

One note of caution: Before you begin an exercise program, it is a good idea to have a physical checkup, even if you feel you're in the peak of health. This is especially true if you're starting an exercise program after years of inactivity. You also might consult a personal trainer at the gym to set up a program that gradually builds you up to more vigorous exercise.

**Getting a Good Night's Sleep**

Do you feel as if you don't get enough sleep? You probably don't. Most college students are sleep-deprived, a condition that causes them to feel fatigued, short-tempered, and tense. Sleep deprivation makes staying alert in class nearly impossible (see the **Course Connections** feature).

Ultimately, insufficient sleep leads to declines in academic, work, and physical performance. You can't do your best at anything if you're exhausted—or even tired.

Often the solution to the problem is simply to allow yourself more time to sleep. Most people need around eight hours of sleep each night, though there are wide individual differences. In addition to sleeping more, there are some relatively simple changes you can make in your behavior that will help you sleep better. They include the following:

* **Exercise more**. Regular exercise will help you sleep more soundly at night, as well as help you cope with stress that might otherwise keep you awake.
* **Have a regular bedtime**. By going to bed at pretty much the same time each night, you give your body a regular rhythm and make sleep a habit.When we have more responsibilities than time, sleep is often the first thing to suffer. Getting an appropriate amount of sleep can actually help you get more done in the time you do have.
* **Use your bed for sleeping and not as an all-purpose area**. Don't use your bed as a place to study, read, eat, or watch TV. Let your bed be a trigger for sleep.
* **Avoid caffeine after lunch**. The stimulant effects of caffeine (found in coffee, tea, and some soft drinks) may last as long as 8 to 12 hours after it's consumed.
* **Drink a glass of milk at bedtime**. Your mom was right: Drinking a glass of milk before you go to bed will help you get to sleep. The reason: Milk contains a natural chemical that makes you drowsy.
* **Avoid sleeping pills**. Steer clear of sleeping pills. Although they may be temporarily effective, in the long run they impair your ability to sleep because they disrupt your natural sleep cycles.

**Course  
Connections**

**Staying Alert in Class**

If you're having trouble staying alert and—even worse—staying awake in class, the best solution is to get more sleep. Short of that, there are several strategies you can try to help stay awake:

* Throw yourself into the class. Pay close attention, take notes, ask questions, and generally be fully engaged in the class. You should do this anyway, but making a special effort when you're exhausted can get you through a period of fatigue.
* Sit up straight. Pinch yourself. Stretch your muscles in different parts of your body. Fidget. Any activity will help you thwart fatigue and feel more alert.
* Eat or drink something cold in class (if your school and instructor permit it). The mere activity of eating a snack or drinking can help you stay awake.
* Avoid heavy meals before class. Your body's natural reaction to a full stomach is to call for a nap, the opposite of what you want to achieve.
* Stay cool. Take off your coat or jacket and sit by an open window. If it's warm, ask your instructor if there's a way to make the classroom cooler.
* Take off *one* shoe. This creates a temperature difference, which can be helpful in keeping you awake.
* **Don't try to force sleep on yourself**. Although this advice sounds odd, it turns out that one of the reasons that we have trouble sleeping is that we try too hard. Consequently, when you go to bed, just relax, and don't even attempt to go to sleep. If you're awake after 10 minutes or so, get up and do something else. Only go back to bed when you feel tired. Do this as often as necessary. If you follow this regimen for several weeks—and don't take naps or rest during the day—eventually getting into your bed will trigger sleep.

**LO 10.3 Managing Your Money**

When it comes to addressing the stress in our lives, it's probably hard to overstate the impact of money. Few things command the attention—and worry—that money does. That's why it's essential to manage your money appropriately. Not only are many of your choices and opportunities influenced by money, but so too is your mental well-being.

Do you know where your money goes? Do you spend more than you think you should? Do you never have quite enough cash to buy the things you want?

Answering these questions and understanding the role money plays in your life is the first step of wise money management. To begin getting a grip on your finances, answer the questions in the **Journal Reflections** exercise on [page 250](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page250).

Budget

A formal plan that accounts for expenditures and income.

If you have money problems—and there's virtually no one who doesn't have some concerns about finances—the solution is to develop a budget. A **budget** is a formal Budget plan that accounts and plans for expenditures and income. Taking your goals into A formal plan that accounts for account, a budget helps determine how much money you should be spending each month, based on your income and your other financial resources. Budgets also help prepare for the unexpected, such as the loss of a job or an illness that would reduce your income, or for sudden, unanticipated expenses, such as a major car repair.

Although all budgets are based on an uncomplicated premise—expenditures should not exceed income—budgeting is not simple. There are several times during the year that require especially large expenditures, such as the start of a semester, when you must pay your tuition and purchase books. Furthermore, your income can be erratic; it can rise and fall depending on overtime, whether another member of your family starts or stops working, and so forth. But a budget will help you deal with the ups and downs in your finances. Learning budgeting skills can also help you at work, as discussed in this chapter's **Career Connections**.

**Journal Reflections**

**My Sense of Cents**

Answer the following questions about your financial sense.

1. How much money do you now have in your pockets and wallet? (Guess first, then look.) How close did you come?
2. Do you know how much money you typically spend in a month, including money spent on food, lodging, and other items?
3. How good a sense of your finances do you think you have? How secure do you feel in your understanding of where your money goes?
4. How important is money to you? Why?
5. Research shows that although winning the lottery or other large sums of money brings an initial surge in happiness, a year later the winners' level of happiness returns to what it was before.[6](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/24_endnotes.xhtml#c10fn6) Why do you think this is true in general, and would it be true for you?

“There was a time when a fool and his money were soon parted, but now it happens to everybody.”

Adlai Stevenson, politician

Most of all, a budget provides security. It will let you take control of your money, permitting you to spend it as you need to without guilt, because you have planned for the expenditure. It also makes it easier to put money aside because you know that your current financial sacrifice will be rewarded later, when you can make a purchase that you've been planning for.

**Career Connections**

**Budgeting on the Job**

If you've ever held a job, the salary you received was determined, in part, by your employer's budget.

Although they may not always be accessible to every employee, budgets are part of the world of work. Regardless of who the employer is—be it a small dry cleaning business or the massive federal government—there is a budget outlining anticipated income and expenditures. Managers are expected to keep to the budget, and if their expenditures exceed what is budgeted, they are held accountable.

For this reason, the ability to create and live within a budget is an important skill to acquire. Not only will it help keep your own finances under control, but it will also prepare you to be financially responsible and savvy on the job—qualities that are highly valued by employers.

Budgeting is very personal: What is appropriate for one person doesn't work for another. For a few people, keeping track of their spending comes naturally; they enjoy accounting for every dollar that passes through their hands. For most people, though, developing a budget—and sticking to it—does not come easily.

However, if you follow several basic steps—illustrated in the P.O.W.E.R. Plan—the process of budgeting is straightforward.

**Identifying Your Financial Goals**

Your first reaction when asked to identify your financial goals may be that the question is a no-brainer: You want to have more money to spend. But it's not that simple. You need to ask yourself *why* you want more money. What would you spend it on? What would bring you the most satisfaction? Purchasing an iPad? Paying off your debt? Saving money for a vacation? Starting a business? Paying for college rather than taking out loans?

You won't be able to develop a budget that will work for you until you determine your short- and long-term financial goals. To determine them, use **Try It 3**, “Identify Your Financial Goals,” on [pages 252](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml#page252) and [253](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml#page253).

**Determining Your Expenditures and Income**

Do you open your wallet for the $10 that was there yesterday and find only a dollar? Spending money without realizing it is a common affliction.

**Identify Your Financial Goals**

Determining your financial goals will help set you on the path to securing your financial future. Use this **Try It** to get started. Step 1. Use the planning tool below to identify and organize your financial goals.

**Short-Term Goals**

What would you like to have money for in the short term (over the next 3 months)? Consider these categories:

**Personal necessities** (such as food, lodging, clothes, household supplies, transportation, loan and credit card payments, medical and child care expenses):

**Educational necessities** (such as tuition, fees, books, school supplies, computer expenses):

**Social needs** (e.g., getting together with family, friends, and others; clubs and teams; charitable contributions):

**Entertainment** (e.g., movies and shows, trips, recreation and sports):

**Other:**

**Mid-Range Goals**

What would you like to have money for soon (3 months from now to a year from now), but not immediately? Use the same categories:

**Personal necessities:**

**Educational necessities:**

**Social needs:**

**Entertainment:**

**Other:**

**Long-Range Goals**

What would you like to have money for 1 to 3 years from now? Use the same categories:

**Personal necessities:**

**Educational necessities:**

**Social needs:**

**Entertainment:**

**Other:**

Step 2. Now put each of your lists in *priority* order.

**Short-Term Priorities:**

**Mid-Range Priorities:**

**Long-Range Priorities:**

What does the list tell you about what is important to you? Did you find any surprises? Would you classify yourself as a financial risk-taker or someone who values financial security?

WORKING IN A GROUP

Consider these questions: Compare your priorities with those of your classmates. What similarities and differences do you find, and what can you learn from others' priorities?

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

There's only one way to get a handle on where your money is going: Keep track of it. To get an overview of your expenditures, go through any records you've kept to identify where you've spent money for the last year—old checks, rent and utility receipts, and previous college bills can help you.

In addition, keep track of everything you spend for a week. *Everything.* When you spend 75 cents for a candy bar from a vending machine, write it down. When you buy lunch for $4.99 at a fast-food restaurant, write it down. When you buy a 45-cent stamp, write it down.

Record your expenditures in a small notebook or on your smartphone. It may be tedious, but you're doing it for only a week. And it will be eye-opening: People are usually surprised at how much they spend on little items without thinking about it.

From the perspective of …

**A RECENT GRADUATE** Have you considered how your new career may impact your personal budget? What preparations might you need to make to ensure that a higher monthly income results in a better standard of living?

Make a list of everything you think you'll need to spend over the next year. Some items are easy to think of, such as rent and tuition payments, because they occur regularly and the amount you pay is fixed. Others are harder to budget for because they can vary substantially. For example, the price of gasoline changes frequently. If you have a long commute, the changing price of gasoline can cause substantial variation in what you pay each month. (Use [**Table 10.1**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#tab10.1) to estimate your expenditures for the coming year. You can also prepare a monthly budget online at the *P.O.W.E.R. Learning* website at [**www.mhhe.com/power**](http://www.mhhe.com/power)).

When you are listing your upcoming expenditures, be sure to include an amount that you will routinely put aside into a savings account that pays you interest. It's important to get into the habit of saving money. Even if you start off small—putting aside just a few dollars a week—the practice of regularly putting aside some amount of your income is central to good financial management.

**Determine Your Income Sources**

You probably have a pretty good idea of how much money you have each month. But it's as important to list each source of income as it is to account for everything you spend.

Add up what you make from any jobs you hold. Also list any support you receive from family members, including occasional gifts you might get from relatives. Finally, include any financial aid (such as tuition reductions, loan payments, or scholarships) you receive from your college. Use [**Table 10.2**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#tab10.2) on [page 256](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page256) to record this information. When you do, be sure to list the amounts you receive in terms of after-tax income.

**table 10.1** Estimated Expenditures, Next 12 Months

**Making a Budget That Adds Up**

If you've prepared and organized your budget, actually constructing your budget is as easy as adding 2 + 2. Well, not exactly; the numbers will be larger. But all you need to do is add up your list of expenses, and then add up your sources of income. In a perfect world, the two numbers will be equal.

But most of the time, the world is not perfect: Most of us find that expenditures are larger than our income. After all, if we had plenty of excess cash, we probably wouldn't be bothering to make a budget in the first place.

If you find you spend more than you make, there are only two things to do: decrease your spending or increase your income. It's often easiest to decrease expenditures, because your expenses tend to be more under your control. For instance, there are many things you can do to save money, including the following:

* **Control impulse buying**. If you shop for your groceries, always take a list with you, and don't shop when you're hungry.
* **Make and take your own lunch**. Brown-bag lunches can save you a substantial amount of money over purchasing your lunches, even if you go to a fast-food restaurant or snack bar.
* **Read the daily newspaper and magazines at the library or online**. Not only do college libraries subscribe to many daily newspapers and magazines, but major newspapers and magazines are also online.
* **Check bills for errors**. Computers make mistakes, and so do the people who enter the data into them. So make sure that your charges on any bill are accurate.
* **Cut up your credit cards and pay cash**. Using a credit card is seductive; when you take out your plastic, it's easy to feel as if you're not really spending money. If you use cash for purchases instead, you'll see the money going out.

**table 10.2** Estimated Income, Next 12 Months

* **Make major purchases only during sales**. Plan major purchases so they coincide with sales.
* **Share and trade**. Pool your resources with friends. Car pool, share resources such as computers, and trade clothes.
* **Live more simply**. Is cable TV an absolute necessity? Is it really necessary to eat out once a week? Do you buy clothes because you need them or because you want them? If you don't have an unlimted service plan, do you really need to send so many text messages? Could you move to a less expensive cellphone plan?

There are as many ways to save money as there are people looking to save it. But keep in mind that saving money should not necessarily be an end in itself. Don't spend hours thinking of ways to save a dime, and don't get upset about situations where you are forced to spend money. The goal is to bring your budget into balance, not to become a tightwad who keeps track of every penny and feels that spending money is a personal failure. To help you get started, get a sense of your current style of saving money in **Try It 4** on [page 258](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page258).

Finally, it's important to remember that budgets may be brought into balance not only by decreasing expenditures, but also by increasing income. The most direct way to increase income is to get a part-time job that will accommodate your academic schedule, or to work a few more hours at a job if you already have one.

**Reviewing Your Budget**

Budgets are not meant to be set in stone. You should review where you stand financially each month. Only by monitoring how closely actual expenditures and income match your budget projections will you be able to maintain control of your finances.

You don't need to continually keep track of every penny you spend to evaluate your success in budgeting. As you gain more experience with your budget, you'll begin to get a better sense of your finances. You'll know when it may be possible to consider splurging on a gift for a friend and when you need to operate in penny-pinching mode.

The important thing is to keep your expenditures under control. Review, and if necessary revise, your budget to fit any changes in circumstances. Maybe you receive a raise at your job. Maybe the cost of gas goes down. Or maybe you face a reduction in income. Whatever the change in circumstances, evaluate how it affects your budget, and revise the budget accordingly.

**Reconsidering Your Financial Options**

If all goes well, the process of budgeting will put you in control of your financial life. Your expenditures will match your income, and you won't face major money worries.

In the real world, of course, events have a way of inflicting disaster on even the best-laid plans:

* You lose your job and can't afford to pay next month's rent.
* Your car breaks down and needs a $300 repair. You don't have $300.

**Determine Your Saving Style**

Read each of the following statements and rate how well it describes you, using this scale:

* 1 = That's me
* 2 = Sometimes
* 3 = That's not me

Add up your ratings. Interpret your total score according to this informal guide:

* 12–15: Very aggressive saving style
* 16–20: Careful saving style
* 21–27: Fairly loose saving style
* 28–32: Loose saving style
* 33–36: Nonexistent saving style

What are the advantages and disadvantages of your saving style? How do you think your saving style would affect your ability to keep to a budget? If you are dissatisfied with your saving style, how might you be able to change it?

To Try It online, go to [**www.mhhe.com/power**](http://www.mhhe.com/power).

* Your parents run into financial difficulties and you feel you need to help support them.
* Your dishwasher breaks, and repairing it will cost $1,500. If you pay for repairs, you can't afford a tuition payment.

All of us face financial difficulties at one time or another. Sometimes it happens suddenly and without warning. Other times people sink more gradually into financial problems, each month accumulating more debt until they reach a point at which they can't pay their bills.

However it happens, finding yourself with too little money to pay your bills requires action. You need to confront the situation and take steps to solve the problem. The worst thing to do is nothing. Hiding from those to whom you owe money makes the situation worse. Your creditors—the institutions and people to whom you owe money—will assume that you don't care, and they'll be spurred on to take harsher actions.

These are the steps to take if you do find yourself with financial difficulties (also see [**Table 10.3**](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#tab10.3)).

* **Assess the problem**. Make a list of what you owe and to whom. Look at the bottom line and figure out a reasonable amount you can put toward each debt. Work out a specific plan that can lead you out of the situation.If you have multiple loans, there are two main approaches to paying off what you owe. The *avalanch model of debt reduction* suggests paying off loans with the highest interest rate first. That helps reduce the accumulation of interest charges. In contrast, the *snowball model of debt reduction* emphasizes paying of loans with the lowest balance first. By paying off the smaller debts, you'll have more money to pay off other loans. In addition, it gives you a psychological boost to rid yourself of at least some debt.Both methods work. What's important is making a choice and having a plan.
* **Contact each of your creditors**. Start with your bank, credit card companies, and landlord, and continue through each creditor. It's best to visit personally, but a phone call will do.When you speak with them, explain the situation. If the problem is due to illness or unemployment, let them know. If it's due to overspending, let them know that. Tell them what you plan to do to pay off your debt, and show them your plan. The fact that you have a plan demonstrates not only what you intend to do, but also that you are serious about your situation and capable of financial planning.**table 10.3** Steps in Dealing with Financial DifficultiesIf you've had a clean financial record in the past, your creditors may be willing to agree to your plan. Ultimately, it is cheaper for them to accept smaller payments over a longer time than to hire a collection agency.
* **See a credit counselor**. If you can't work out a repayment plan on your own, visit a credit counseling service. These are nonprofit organizations that help people who find themselves in financial trouble. (Make sure the individuals you seek out are legitmate; there are scams in which individuals pose as credit counselors. Your bank or a creditor can help you identify a reputable one, or call the National Foundation for Credit Counseling at 1–800–388–2227 or visit their website at [**www.nfcc.org**](http://www.nfcc.org).)
* **Stick to the plan**. Once you have a plan to get yourself out of debt, follow it. Unless you diligently make the payments you commit to, you'll find your debt spiraling out of control once again. It's essential, then, to regard your plan as a firm commitment and stick to it.

**Speaking *of* Success**

|  |  |
| --- | --- |
| **NAME:** | **Michael A. Sparks** |
| **SCHOOL:** | **Triangle Tech, Erie, Pennsylvania** |
| **MAJOR:** | **Mechanical Computer Aided Drafting, Associates Degree** |

**“I**f someone says you can't do something, prove them wrong.”

Taking his fathers’ words of wisdom as a guide to life, and armed with a strong desire to succeed, Michael Sparks set out to meet a series of challenging health issues and pursue an education.

Finding that a traditional college wasn't meeting his needs, he enrolled at Triangle Tech and took on a demanding and intense program in mechanical computer-aided drafting.

“It was a 16-month-long course,” Sparks said. “Four semesters of four months each. There was a lot of math from the basics through trigonometry and calculus, as well as computer classes.”

“ We had a class of the fundamentals of drafting where we started out drawing by hand on piece of paper and then gradually moving on to computer programs such as AutoCad and Microstation XMV8,” he added.

While math came easy, Sparks noted that his weak areas were writing and grammar, so at Triangle Tech he sought out help.

“Preparing papers was a big challenge since in high school I wasn't required to write very much,” he said. “But at Triangle Tech we would have to write detailed explanations of how things we designed worked. I had difficulty with that, but there was a great teacher who worked with me, and I got to where I was writing perfect papers.”

“I was able to develop better sentence structure,” he added. “My sentences were always run-on, but with his help I was able to shorten them and make them clearer.”

His efforts paid off: He received high honors at graduation, as well as the school's Outstanding Tech Award. But his greatest achievement to date has been his receipt of the Career College Association's Graduate Recognition for Excellence, Achievement, and Talent (G.R.E.A.T.) Award. “Basically the award is given to students who went above and beyond to be successful in their studies, pushing through obstacles that life throws in your way that may cause one to lose focus on goals,” he said.

“None of these things would have been possible for me without the support that my family gave me,” said Sparks. “I would not be the man I am today if it were not for them pushing me to go above and beyond in everything I have ever done.”

RETHINK

* Do you agree with the advice that if someone tells you can't do something, prove them wrong? Why or why not?
* Why is it important for students entering a field where math skills are central to also develop their writing skills?

**Looking  
Back**

What is stress and how can I control it?

* Stress is a common experience, appearing in three main forms: cataclysmic events, personal stressors, and daily hassles. Excessive stress is not only unpleasant and upsetting, but it also has negative effects on the body and mind.
* Coping with stress involves becoming prepared for future stress through proper diet and exercise, identifying the causes of stress in one's life, taking control of stress, seeking social support, practicing relaxation techniques, training oneself to redefine and reinterpret stressful situations, and keeping one's promises.

What is involved in keeping fit and healthy, and why is it important for me to do so?

* For all people, keeping fit and healthy is both essential and challenging. Balance your responsibilities by identifying your priorities and using time management techniques.
* It is vital to learn to eat properly, especially by eating a variety of foods on a regular schedule and by restricting your intake of fat, cholesterol, and salt.
* Exercise is valuable because it improves health and well-being. Choosing exercises that we like, making everyday activities a part of exercise, and exercising with others can help form the habit of exercise.
* The third key element of good health is sleeping properly. Good exercise and eating habits can contribute to sound sleep, as can the development of regular sleeping habits and the use of sleep-assisting practices.

What purpose does a budget serve and how can I prepare and stick to one?

* Concerns about money can be significantly reduced through the creation of a budget by which spending and income can be planned, accounted for, and aligned with your goals.
* Budgets provide security by helping you control your finances and avoid surprises.
* The process of budgeting involves identifying your financial goals, keeping track of current expenses and estimating future expenses, and making the necessary adjustments to keep income and spending in balance.
* If financial difficulties arise, contact your creditors and arrange a plan for paying off the debt. If you need help in designing a repayment plan, nonprofit credit counselors can help.

**KEY TERMS AND CONCEPTS**

Stress ([p. 239](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page239))

Coping ([p. 241](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page241))

Social support ([p. 243](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page243))

Budget ([p. 249](https://jigsaw.vitalsource.com/books/1259947521/epub/OEBPS/22_chapter10.xhtml?create=true#page249))

**RESO**

7 hours ago