



Wealth Planning Report

Finding the right work-life balance

RECLAIM YOUR TIME

The “work first, life second” mantra guides far too many of us these days—from driven entrepreneurs to ladder-climbing professionals to overcommitted parents. One result: little to no time for spouses, family, friends, self-care and other vital parts of living our best lives and enjoying an abundant lifestyle.

If you keep putting work or volunteer projects at the top of your list and then try to find time for “the other stuff,” here’s some advice: Stop looking for that time—it doesn’t exist.

The good news: You can *make the time* to create a meaningful, fulfilling life and cultivate a work-life balance that eludes most people. So says Craig Ballantyne, a high-performance business coach and author of the *Wall Street Journal* bestseller *Unstoppable: How to Get Through Hell, Overcome Anxiety, and Dominate in Business and Life*.

Add through subtraction

The things you *don’t* do can be just as important as the things you do. Rather than seeking the latest “secret to happiness” into your life, first look for ways to trim existing fat. For example:

1. Eradicate what you hate. There will always be unavoidable aspects of life that you don’t enjoy. But there’s a fundamental difference between necessary evils and unnecessary tasks that drain your emotional reservoirs and rob your time.

At work: If there are weekly meetings you have or reports you produce that aren’t necessary or that could be done less frequently, lobby to make those changes. You may be surprised by how much control you can actually exert over your workload.

At home: Which of the most time-intensive tasks that you truly dislike in your personal and family life could be outsourced to others? Would freeing up the time you work on your landscaping by hiring someone, for example, enable you to accomplish more of what you want in life?

While you can’t eliminate doing everything you hate, you can probably reduce the frequency with which those tasks must be done.

2. Stop doing things no one should do. We all take actions in our lives, our careers or our businesses that just don’t generate meaningful results. What obligations have you taken on in your professional or personal life that are unproductive and shouldn’t be done or not *at all*?

Identify these activities, eliminate them one-by-one and invest those extra hours into work that matters, your own well-being, or time spending with people you value.

At work: Eliminate those “meetings to schedule meetings about scheduling meetings.” Instead of surfing the web when you’re bored, get up and take a walk or do deep-breathing exercises.

At home: Stop checking your email or social media “just one more time” before bed. And stop cleaning the house before the cleaners come because you don’t want the cleaners to see the house when it’s not clean!

NON-NEGOTIABLES: BUILD WALLS, BOUNDARIES AND BUMPERS AROUND YOUR TIME

Non-negotiables are nonwork activities that excite and recharge you and that you commit to doing no matter what. Without non-negotiable boundaries, you risk getting stuck in a pattern of perpetual workaholism and finding yourself mired in an endless list of tasks and tiresome to-dos.

The reason: Instead of taking the promises we make to ourselves seriously, we often negotiate with ourselves. (“I know I said I was going to exercise today, but I just feel so tired . . . I think I’ll skip it today and do it tomorrow.” “I said I’d prioritize time with my significant other, but I just have a lot on my plate right now, so let’s push date night to next month.”) But once your non-negotiables are set, there is no more mental negotiation. These are two of the biggest benefits of setting these non-negotiables in your life:

1. You eliminate the need for discipline. If you are strategic with your commitments, they can become cornerstone habits that make everything else in your life easier. Ask yourself: What are the things you struggle with most on a weekly basis, and how can you intentionally set non-negotiables to eliminate that struggle and make greater success automatic?

Example: If you struggle with nighttime binge eating, setting two non-negotiables such as “I eat at least four meals with 30 grams of protein during the day so that I can stop eating at 7 p.m.” and “I do not keep junk food at my house” may make success in weight loss more likely.

2. You set up bumpers to keep you out of the gutter. Do you and your spouse or family talk about the dates or adventures you want to go on together—but it’s always “just talk”?

The solution: Put your commitments on the calendar and *set up painful consequences for failure*. If your non-negotiable is a date night every Wednesday at 6 p.m., for example, let everyone know that you will not be available during that time and why—this creates pressure to keep your word. Or buy a huge mason jar and agree to put \$5 into it anytime you or your spouse talks about work after 8 p.m. (And agree to donate the money.)

Such non-negotiables can serve as bumpers to keep your life (and relationship) out of the gutter—just as bumpers at the bowling alley help keep the ball moving toward the pins.

Start by focusing on making initial non-negotiables in four categories:

- One relationship non-negotiable (“I will take my spouse/partner on a date night every Friday at 5 p.m.”)
- One business non-negotiable (“I will take business calls and meetings only after 11 a.m. so I can devote the first two to three hours of each day, when I do my best thinking, to sales and marketing strategies.”)
- One health non-negotiable (“I will do some sort of physical activity for 45 minutes at least four times a week.”)
- One personal non-negotiable (“I will wake up no later than 6 a.m. every day.”)

Remember: No one else will fight for your time and energy as well as you can—it’s up to you. Ask yourself if it’s time to make some key changes in your life to reclaim your time and strike the right balance between work and life.

This is an executive summary of our wealth management ebook. For a complimentary copy of our complete report, please contact us.



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Paul founded Professional Financial Strategies, Inc. as one of the first fiduciary advisory firms in 1993 that now specializes in retirement and wealth planning for affluent and aspiring families. Paul is a personal chief financial officer who acts in the best interest of clients. He brings together a distinctive management process and a network of specialists for making informed decisions for scientifically-structured investing, secure income, mitigating taxes, protecting assets, and preserving wealth for family and causes that make an enduring impact.

Mr. Hill received a BA with distinction from the University of Rochester and later an MBA in finance from its Simon School of Business. He earned an MS in financial services from The American College along with his Chartered Financial Consultant and Retirement Income Certified Professional designations, and then received an MS in financial planning from the College for Financial Planning (now at the University of Phoenix). The College for Financial Planning appointed him as adjunct faculty, and he has taught at St. John Fisher College. Who’s Who presented Paul with the Albert Nelson Marquis Lifetime Achievement Award in 2018 and featured him with other recipients in *The Wall Street Journal*.

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