## Scratch off your to-do list

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Time is money and money makes the world go 'round... right?
But when there's work, grocery shopping, hitting the gym and family involved, managing your time can feel like a daunting task.

Check out the list below for some time management tips.

MAKE A SCHEDULE AND TO-DO LIST TO STAY ORGANIZED.
PRIORITIZE YOUR TO-DO LIST FOR BETTER EFFICIENCY. PICK 3-5 PRIORITIES YOU CAN GIVE YOUR FULL FOCUS TO EACH DAY.
SET A TIME LIMIT FOR EACH TASK TO AVOID HOLDING UP YOUR LIST BY SPENDING TOO MUCH TIME ON ONE THING.
SET GOALS THAT ARE S.M.A.R.T.: SPECIFIC, MEASURABLE, ATTAINABLE, RELEVANT AND TIMELY.
DON'T PROCRASTINATE AND TRY TO AVOID DISTRACTIONS.
Francis