

Coping With a Money Crunch: Making the Most of Your Time¹

Mary N. Harrison and Katey Walker²

When you are freshly laid off from work, you may have a feeling that you will be rehired fairly soon, but you should not rely on instinct. Even in good times, it takes a while to reconnect. You need to devote most of the working day to your job search. Use the rest of the 24 hours to balance your needs for family household tasks, leisure, and rest. If you have recently retired or experienced other changes in your family situation, you will find many of the suggestions useful as you plan new ways to use your time.

So, assemble your assets, make a budget, cut expenses and get your financial obligations and ego under control.

Face facts. Time management is a matter of self-discipline. To control your time, you must control yourself. You must want to stay in control and to manage your time to the best advantage. This is hard at any time, but particularly when you've lost a job and feel a lot of stress and tension. Take care of yourself. If you are feeling ill or lack enthusiasm, you will not have the necessary mental energy to get the most out of your time.

Plan your day. Make a list of the activities you must do during the day and carry this list with you. Check them off as they are completed. When you have finished all the things on your list, give yourself some time to do things that you want to do. Planning is especially important now that you have lost the structure that your job gave your day. Don't stay in bed until noon. Your plans may be a simple list of things to do or it may be complex. The form in Table 1 could be used.

Remember, everyone needs some free time to be creative, to think about problems and to search for ways to solve them. Plan your day and follow your plan.

Get yourself organized. You'll need a system to keep track of telephone calls, time and date of interviews, dates to call back and all the other important details associated with hunting for a new job.

Do first things first. Arrange your day so that you get the important things done first. Spend your most productive time in doing the important jobs. leave routine matters for less productive time.

1. This document is FCS7003, one of a series of the Family Youth and Community Sciences Department, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. Original publication date November 1, 1984. Revised: December 16, 2005. Visit the EDIS Web Site at <http://edis.ifas.ufl.edu>.

2. Written by Katey Walker, former Family Resource Management Specialist, revised by Mary N. Harrison, Professor, Consumer Education, Department of Family, Youth and Community Sciences, Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida, Gainesville FL 32611

Make and stick to decisions. Acquire the habit of decisiveness. A test of a well-managed life is the ability to get things done. A common weakness is the timidity that causes one to hesitate before beginning something new. The following four actions will help you to be decisive:

- decide on small things promptly
- examine choices firmly and select one alternative
- abandon all other alternatives
- act upon your decision.

Don't be afraid of making a mistake. If you have to select which of two interviews to attend at one time, study the choices carefully and make your decision. Don't fret about the other possibility. Success is not measured by lack of mistakes but by the extent of which sound decisions outweigh poor ones. Remember, that even to "to decide not to decide" is a type of decision.

Take action. Act promptly once you have decided what to do. The sooner your action follows your decision, the easier it will be to carry out. Don't put things off. If you procrastinate, you will spend valuable time justifying why you are not doing the job, which could be better spent doing the job. If you have the tendency to put things off:

- take some time to determine what is involved in the job you are putting off
- set a time for the job to be completed
- stick to the schedule

For example, set a goal of making ten telephone calls before noon. Check them off as you complete them.

Keep up your self-confidence. Have confidence in your goal, and yourself. Do something constructive every day. Set realistic goals for the day and keep going until they are finished. Never let a day go by in complete idleness. Keep up your grooming and appearance. As self-confidence slips, often appearance goes with it.

Concentrate on one thing at a time.

Concentrate on the task at hand. Tune out the many non-essential interruptions. Don't clutter your job search time by thinking of the many things to be done later.

Learn to say no. Think through requests and invitations carefully. Don't let non-essentials interfere with your job search. Determine if each is a best use of your time. Don't get involved in "no-win" situations. Say "no" firmly and with discrimination when you need to spend your time and effort on something more productive.

Watch out for time thieves. Recognize time thieves: daydreaming, excuses, frustration, irritation, impatience, and worry. Eliminate them. Keep a positive attitude. Control your mind by telling it what to do and you will find your mind cooperating to your satisfaction. If you must do a task but cannot get enthusiastic about it, pretend enthusiasm and soon you will become enthusiastic about your effort.

It's important to make good use of your time while you are experiencing a period of readjustment. The average duration of unemployment is about 11 weeks. But, many factors affect employment opportunities in a given area. So don't be frustrated if it takes a little longer to find a job.

Table 1.

Must Do	Ought to Do	Hope to Do
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.