

Are You in A Time Warp?

“Which of the following sets of statements best relates to you? Choose one category that you most clearly identify with:

Category 1:

- I respond immediately to emails and phone calls 24/7. I don't have a system for letting someone wait.
- I live with extreme energy highs and lows, and feel anxious all of the time- I'm constantly in “crisis” mode.
- I say yes to everyone and everything, and am constantly putting out fires.
- I don't sleep well, have high blood pressure, and suffer from headaches and/or stomach problems.
- I don't make To-Do lists and have never been good with priorities.
- I pay bills at the last minute, or late.

If this sounds like you, you're **reactive** rather than proactive. Your money problems continue to accumulate and are a constant source of stress and strain (but you don't have time to deal with them).

Category 2

- I love watching endless amounts of TV and surfing the internet. You can find me online late at night and emailing after I should have gone to bed.
- I love to shop without any goal in mind, even if it means I buy a lot of stuff I don't need.
- I have no idea what to expect of myself in the next year, in five years, or in ten years. I don't think about or plan for the future.
- From a physical standpoint, “I've let myself go.”
- I pay bills when I feel like it, even if that means they are late.
- Stuff tends to pile up quickly at home, but I'm not motivated to clear it out.
- I feel emotionally empty and have a hard time meeting bigger, long-term goals for me and my family.

If this sounds like you, you're **inactive** and **indifferent**. Your money problems also continue to accumulate but you really don't care (and don't care to make time for them either). Your loved ones, on the other hand, worry about you a lot and get frustrated when their financial lives are impacted by your behavior.

Category 3

- I'm a pretty good planner and map my days out carefully, including my meals, so that I can get what I need to get done and eat well.
 - I love setting goals for myself and planning out milestones to reach them. Mapping out my future, from tomorrow to years ahead, is something I take seriously.
 - I don't let unimportant things distract me and I'm careful about creating boundaries when it comes to family time, and me time.
 - I rarely feel deprived because I take responsibility for my choices and practice discipline.
 - I share deep connections with others, feel energetic most of the time, and enjoy the thrill of learning something new.
 - I pay my bills on time or early and have a system set up for taking care of my finances.
- If this sounds like you, congratulations. You're **proactive** and life is probably pretty good. You don't have many problems with money, and the financial challenges that you do face are being carefully managed and cared for by you. Life for you is balanced and in order.” See the book listed below for help in developing more proactive habits.

From pp. 73-75, “**Lighten Up - Love What You Have, Have What You Need, Be Happier With Less**” by Peter Walsh
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Also see **FlyLady.net** or look at the book, “**Sink Reflections**” by Marla Cilley for help in developing daily routines to overcome disorder in your household.