Build Your World

Simple Strategies for Happiness and Success in 5 Key Life Areas

- Personal
- Health
- Financial
- Career
- Social

By DAN MEYERSON
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This book is a simple how-to guide to improving your life in five key areas: Personal, Health, Financial, Career, and Social. It is based on the view that it is valuable to be able to take steps forward in each part of your life. By doing so, you can feel good about the direction in which you are heading. This guide has been created for the purpose of helping you along that road.

This is not a motivational, get jump-started booklet with quick tips and suggestions. It is, instead, designed for you to be able to develop thoughtful, laid-out plans for a lifestyle improvement, regardless of your current situation. In the process of making improvements in each of the key life areas, you should find yourself feeling better overall, and more confident and fulfilled as you continue to make progress.

In this guide you will find:

✔ Sound ways to help make each of 5 key parts of your life better, whether through education, choices, simple actions, or other basic approaches.

✔ How to set effective goals to reach for more positive living

✔ A list of 70 tasty, healthy foods which you can make staples in your regimen

✔ A simplified approach to creating an overall financial plan for yourself

✔ How to combine 5 career segments into doing the type of work you want

✔ 7 ways to network to improve your social life

✔ Many valuable resources to which you can turn for additional information and guidance

Finally, you should find that this guide is long enough to be comprehensive, while short enough to be interesting. I hope that you enjoy reading it and that you feel better about your life once you’ve learned from and applied the strategies in it.

Disclaimer: This book is designed to provide information to improve your life in 5 key areas. It contains the ideas and opinions of the author and it is meant for informational purposes only. It is sold with the understanding that the author is not engaged in any legal, financial or professional services. If expert assistance is required in any of the 5 key areas, the service of a competent professional person should be sought.
Key Life Area #1:

PERSONAL
The personal part of your life is a key aspect to improving your lifestyle. Enriching your personal life can allow you to achieve what you want, and to handle difficulties much more effectively. Hopefully, this section will help you through these processes, and facilitate your preparing for a better way of life.

**Goal-Setting**

Whenever you come across a serious self-improvement book, it invariably stresses goal-setting as a cornerstone to achieving success in your life. I generally used to look past any such section to get to the “good stuff,” and procrastinated in approaching such a personal activity.

Goal-setting, however, does not need to be intimidating or overly stressful. You can simply look at it as a way to keep your priorities in line when you come across distractions or difficulties.

I think the best way to set a goal is to think of something you’d like to accomplish that is definitely achievable, check the ability to say to yourself, “I can do that!”, and then write it down on paper. If it looks too easy or hard after you’ve written it down, you can adjust it to what seems good to you. Remember: it’s your goal - make it workable and attainable for you. And, like they say, it’s about progress, not perfection.

**Criteria for Goals**

To get the results you are aiming for, your goals need to be “SMART” and meet certain criteria:

- Goals should be **S**pecific
- Goals should have **M**easurable results
- Goals should be **A**ttainable based on the knowledge that you have the ability and wherewithal to perform the necessary actions to reach your desired results
- Goals should be **R**ealistic, and within your control in regards to the means of attaining them
- Goals should have definite **T**imelines

Making goals attainable and realistic is especially important, as doing so will help you to keep from feeling excess pressure and disappointment from setting your goals too high. In other words, you should be able to expect ahead of time that you can realistically reach your goals if you do what you have planned. You may need to work the numbers and figure out whether performing $x$ number of actions or tasks will eventually take you to $y$ results at such-and-such dates. You can even lay out a separate action plan for their achievement if you want. Goals should also be written from a positive standpoint, with optimistic expectations.
Goal Examples

Ineffective goal:

I will lose weight by this summer

This goal is likely realistically within the individual’s control, but it is not specific and does not have a measurable result. It also doesn’t have a definite date of accomplishment. Though it is attainable, it is too abstract to be motivating.

Effective goal:

I will weigh 135 lbs. by June 1, 20_ _ . (You insert the year)

This goal is specific, has a measurable result, has a definite timeline, and is likely realistically within the individual’s control. Whether it is attainable depends on the person’s situation and plan, but it uses the right format.

One way to set up your goals is to categorize them. You can have health goals, financial goals, career goals, etc. You can also arrange them by timeframe, with three-month, one-year, or five-year goals. On the following page is an example of how you can establish and display your goals so that they are shown as simple, motivational, and achievable. I would encourage you to set goals for each of the five major life areas outlined in this guide.
Example Goal Sheet:

Goals To Be Reached by January 1, 2009

Personal

I will set 2 goals for each of the 5 major life areas in Build Your World
I will create and arrange 20 document files in a filing cabinet in my home office

Health

I will weigh 200 lbs. with 18% body fat
I will participate in five 10-mile bike rides with Bikers Have Fun group

Financial

I will save $1500 for my Emergency Fund
I will open a Traditional IRA and contribute $2000 to it

Career

I will apply to 10 management positions in my field of work
I will take and pass an Intermediate Spanish class in the fall semester

Social

I will join the Nature Lovers Club and attend 5 of their functions
I will send 15 holiday greeting cards to my family and friends
Organization

In order to be effective and efficient in accomplishing anything in life, it is essential to be organized. Organization also helps to limit the disarray and take care of the clutter around you. Don’t worry if you are not the truly orderly type – there are a few simple ways to become organized that will allow you to feel better about your ability to handle your responsibilities.

1. Use files – set up a hanging file system in a filing cabinet or basket. Arrange them according to type. You can use the five major life areas outlined in this guide to start with: Personal, Health, Financial, Career, and Social. Sub dividers can include Bank Statements, Names & Addresses, Work Documents, etc.

2. Use a calendar booklet – keep track of your appointments by writing them down in a schedule booklet that you can carry with you. This will ensure that you don’t miss any meetings, and will allow you to plan your schedule better ahead of time. The booklet should include a daily planner which will allow you to record phone calls made and messages received as well.

3. Use a To-Do List – buy a To-Do list sheet pad and put down your list of activities to accomplish the day before you need to do them. This will allow you to make sure you remember everything that you need to do, and you can check items off after you’ve done them.

Self-Help

A great and effective way to improve your personal life is by reading books and listening to tapes or CDs on self-help. There are numerous resources to turn to for help in areas such as goal-setting, organization, prioritizing, purposefulness, success, and more. You can easily listen to a self-help guru in the car on your way to and from work, or read his or her book while waiting at the dentist’s office. The information and lessons that these experts share can be invaluable, and their stories can provide you with the motivation you need to make the most of your day.

Spirituality

A part of life that can be very meaningful and fulfilling is one’s spirituality. Your personal relationship with a higher power can make your life more gratifying and give you a greater perspective of the world around you. You can renew your spirit in different ways, whether by watching a sunset, meditating, or joining in group prayer. Spirituality could actually be considered another key life area, but, because of its personal nature, it is placed in this section, and the subject of it goes beyond the scope of this guide.
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Simple Strategies for Happiness and Success in 5 Key Life Areas

Resources:


http://www.lifeorganizers.com

http://www.onlineorganizing.com/

http://www.nightingale.com

Personal Goals– My Own Story

I have found personally that when I set a challenging goal for myself, it has tended to raise my level of performance and achievement in that area. One example of this took place in my final undergraduate year of college, when I set a goal to earn straight A’s for the semester. This was a daunting, yet inspiring goal, especially since I was a B average student, would be taking fifteen hours, and had never made straight A’s before in my life.

When I set the goal, I determined that I was going to do everything necessary to put myself in as successful a position as possible. I modeled my actions after what I knew successful students did, such as taking organized notes and seeing professors on a regular basis. I prepared myself for the need to be persistent and consistent in my studies over the course of the semester. I printed my goal on a sheet of paper, and posted it up where I would see it everyday.

Each passing week I experienced hurdles and difficulties that forced me to be vigilant in maintaining my focus and taking positive action. Consistent monitoring of my progress allowed me to make necessary adjustments as time went on. Finally, at the end of the semester, I got a terrific feeling when I received my grades, which were all A’s. Because of this accomplishment, I was soon able to graduate school with honors.
Goals for Five Major Life Areas

Personal

1. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

2. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

Health

1. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

2. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

Financial

1. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

2. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

Career

1. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

2. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

Social

1. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________

2. _________________________________________________________________
   Date Started: _______________   Date Reached: _______________
Build Your World
Simple Strategies for Happiness and Success in 5 Key Life Areas

Key Life Area #2:

HEALTH
Preserving and keeping up good health provides a person with the energy and vitality to make changes and improvements in life as well as to sustain them. Health maintenance and prevention is one of the foundations to enjoying a fulfilling lifestyle. It is difficult to appreciate where you are, or make progress, if you are suffering from illness or stress. Keeping a healthy lifestyle involves granting yourself the benefits of proper nutrition, exercise, and wellness.

**Nutrition**

In the e-book *Lose Weight and Gain Vitality*, I outlined the basics of eating healthy, well-balanced meals. These include eating 5-6 small-sized meals composed of a protein and a carbohydrate portion (and some with a vegetable portion) each day. Eating smaller balanced meals will help to keep your metabolism going at an optimum rate, providing you with more stable continuous energy levels and leading to a thinner waistline. If you prefer a more conservative approach (as I often do), it’s alright to stick with 3-4 meals a day, just try to make them of moderate proportion and nutritious.

Here are some other basic guidelines on eating healthy from the e-book:

- Eat fresh foods whenever possible
- Eat a variety of foods
- Eat complex, and avoid simple, carbohydrates
- Eat unsaturated, and avoid saturated, fats
- Grill, bake, broil, or stir fry meats
- Eat lean, low sodium meats
- Drink 8-10 glasses of water a day
- Take vitamin supplements every day

In general, you will benefit most from eating non-processed, low-fat, low-salt foods, and to eat a balanced variety of them. Doing so will likely help lower your blood pressure, decrease your fat storage, and have you feeling in better spirits. For a balanced meal, simply choose a carbohydrate portion and a protein portion from the list of healthy good-tasting foods (or two of your own choice) at the end of this section. Add a vegetable portion to at least a couple of the meals for extra nutrition and fiber, and you’re in good shape.

How low-fat is low-fat, and how low-salt is low-salt? Here are the rules of thumb:

**Low Fat**

- Pay close attention to, and avoid *saturated fats*, in particular, which are responsible for clogging up your circulation and being stored in your body.
• Check the saturated fat amount and the total fat calories. Keep saturated fat less than 1 gram per serving if possible. Also, with a few exceptions, total fat calories should make up no more than 1/3 of all of the calories.

Example:

One Serving of *Taste Good* Baked Potato Chips

Saturated Fat: 1 g
Total Fat calories: 50
Total calories: 160

This portion checks out alright because the saturated fat level of 1 gram meets the maximum standard, and the total fat calories make up less than 1/3 the total amount of calories in the serving (50/160) - most likely because the chips are baked instead of fried.

**Low Sodium**

• Aim for lower than 20% of the Daily Value

Example:

One Serving of *Healthy4U* low-sodium canned soup

Sodium percentage: 15% of the Daily Value

This item checks out alright because the sodium level (15%) is lower than the maximum standard of 20% of the Daily Value. This is because the soup is low-sodium. It is not uncommon for some soups, and many processed foods, to have more than 20% of the Daily Value of sodium.

**Exercise**

The other main component to good health, besides nutrition, is exercise. Exercise is essential for your body to continue operating at an optimal level. Physical activity helps with prevention of heart disease and improving circulation, muscle tone and development, and burning fat. It is not imperative to perform high impact aerobic activity for extended periods of time like a finely tuned athlete might. To maintain good health, you simply need to combine an adequate amount of aerobic and anaerobic (strength-training) exercise. For many people, this means 20-30 minutes of aerobic activity, such as walking, running, or swimming, 3-4 times per week, along with 2-3 30-minute strength training workouts per week.
For an effective regimen, choose from the workouts below (these are suggested, but are by no means all-encompassing).

**Aerobic**: 20-30 minutes, 3-4 times per week

- Walking
- Running
- Bicycling
- Skating
- Swimming
- Treadmill
- Elliptical
- Exercycle
- Rowing

**Anaerobic**: 2-3 workouts each week, combining to work all muscle groups

**Chest**

- Bench press
- Incline bench press
- Decline bench press
- Dumbbell flies

**Triceps**

- Triceps pushdown
- Triceps extension

**Shoulder**

- Shoulder press
- Forward raises
- Side raises

**Legs**

- Squats
- Leg press
- Lunge

**Back**

- Pull-ups
- Lat pulls
- Side Rows

**Quadriceps**

- Leg extension

**Biceps**

- Dumbbell curls
- Barbell curls
- Incline dumbbell curls

**Calves**

- Standing calf raises
- Sitting calf raises
If you are new to strength training, have not exercised in a long time, or would like to have someone to turn to for motivation and guidance, consult a certified personal trainer for help in choosing the right exercises for you. He or she will take your current physical condition into account, as well as your purpose, in order to lead you to the exercises best suited for you. A personal trainer or a nutritionist can also help you in planning out and making the best choices of cuisine, depending on your situation.

Wellness

Wellness treatments can be a source of enhancing mental as well as physical health that can help to reduce stress and restore the mind and body. There are flexibility exercises that you can do, such as yoga or Pilates, which can assist in improving circulation and quieting the mind. Massage therapy and spa treatments are another way of relieving stress and rejuvenating the body. These can all be incorporated into a program of improving your overall health.

Since everyone's health needs are different, always consult your physician before starting any diet or exercise program.
Recommended Resources

http://health.yahoo.com/diet-fitness

http://nutrition.about.com

http://exercise.about.com

Living Lean by Larry North

Body for Life by Bill Phillips
Health – My Own Story

Most of my life, my body has been in relatively decent shape. I have benefited from regular exercise and eating healthy foods, for the most part. A time came, several years ago, however, that I gained a significant amount of weight, due to unhealthy eating habits, and ineffective exercising.

I dedicated myself to lose the weight, and developed a plan of action. I wanted to lose thirty pounds, and determined that I could lose a pound to two pounds per week in a healthy manner. My plan, since I was too heavy to run, was to ride the exercycle for about a half hour each day (this was intensive to lose weight – for maintenance, you may try alternating days), and to eat lean foods. I ate plenty of salads and lean frozen dinners, and cut out lots of orange juice (which is high in calories), bread, sodas, and sweets. I continued with strength training, which I did on a regular basis, and which would help with my muscles continuing to burn calories.

I put the plan into action, and stayed as consistent with it as I could. When I had setbacks, I simply took a step back, regrouped, and went back to work. The strategy worked, and I eventually ended up losing the weight over several months, due to the effective combination of healthy eating, aerobic exercise, and strength training.
Healthy Foods That Taste Good
Here is a list of some of the many foods that are both healthy and enjoyable. While this list does not include all healthy foods, it will give you a good place to start. From the book, *Lose Weight and Gain Vitality*, available at [DanMeyerson.com](http://DanMeyerson.com)

<table>
<thead>
<tr>
<th>Carbohydrates</th>
<th>Lean Ground Turkey</th>
<th>Green Peppers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apples</td>
<td>Sirloin Steak</td>
<td>Red Peppers</td>
</tr>
<tr>
<td>Oranges</td>
<td>Flank Steak</td>
<td>Mushrooms</td>
</tr>
<tr>
<td>Grapes</td>
<td>Chicken Breast</td>
<td>Green beans</td>
</tr>
<tr>
<td>Strawberries</td>
<td>Turkey Breast</td>
<td>Tomatoes</td>
</tr>
<tr>
<td>Blueberries</td>
<td>Ham</td>
<td>Red Onions</td>
</tr>
<tr>
<td>Bananas</td>
<td>Salmon</td>
<td>Green Onions</td>
</tr>
<tr>
<td>Pineapple</td>
<td>Tuna</td>
<td>Brussels Sprouts</td>
</tr>
<tr>
<td>Pears</td>
<td>Trout</td>
<td>Bean Sprouts</td>
</tr>
<tr>
<td>Plums</td>
<td>Cod</td>
<td>Artichokes</td>
</tr>
<tr>
<td>Peaches</td>
<td>Orange Roughy</td>
<td>Cauliflower</td>
</tr>
<tr>
<td>Brown Rice</td>
<td>Tilapia</td>
<td>Cabbage</td>
</tr>
<tr>
<td>Wild Rice</td>
<td>Shrimp</td>
<td>Bamboo Shoots</td>
</tr>
<tr>
<td>Whole Wheat Pasta</td>
<td>Crab</td>
<td>Celery</td>
</tr>
<tr>
<td>Oatmeal</td>
<td>Lobster</td>
<td>Chestnuts</td>
</tr>
<tr>
<td>Barley</td>
<td>Egg Whites</td>
<td>Avocados</td>
</tr>
<tr>
<td>Beans</td>
<td>Egg Substitutes</td>
<td>Zucchini</td>
</tr>
<tr>
<td>Corn</td>
<td>Low fat Cottage</td>
<td>Eggplant</td>
</tr>
<tr>
<td>Whole Wheat Bread</td>
<td>Cheese</td>
<td>Garlic</td>
</tr>
<tr>
<td>Potatoes</td>
<td>Soy Products</td>
<td>For more tips on</td>
</tr>
<tr>
<td>Sweet Potatoes</td>
<td>Milk (High in carbs)</td>
<td>eating healthy</td>
</tr>
<tr>
<td>Lowfat/Nonfat</td>
<td>Unsalted Peanuts</td>
<td>without sacrificing</td>
</tr>
<tr>
<td>Yogurt</td>
<td></td>
<td>taste, read my tips</td>
</tr>
<tr>
<td>Pretzels</td>
<td></td>
<td>booklet,</td>
</tr>
<tr>
<td>Unbuttered Popcorn</td>
<td></td>
<td><em>Lose Weight</em></td>
</tr>
<tr>
<td></td>
<td></td>
<td><em>and Gain</em></td>
</tr>
<tr>
<td></td>
<td></td>
<td><em>Vitality</em></td>
</tr>
</tbody>
</table>

**Vegetables**
- Lettuce
- Cucumber
- Spinach
- Broccoli
- Carrots
Key Life Area #3:

FINANCIAL
The financial area of your life can have a great impact on your level of happiness. It is important to be able to feel like you have enough, and not to have to worry about your means for tomorrow. Being able to do this requires patience and planning. I know, mentioning financial planning can invoke thoughts of sitting down with a mound of receipts and documents with a professional money expert in order to make major preparations for your and your family’s future. Depending on the complexity of your situation, this may be necessary to a certain extent, but what I’m talking about here involves the basics of saving, investing, and paying off debt. It also only requires a pad of paper, a calculator, spending records, and income expectations.

For the sake of your personal fulfillment and that of your family, it is important to plan out how much money you will need to save and grow. This applies especially to major expenditures, such as vacations, weddings, college, a car, a house, or retirement. This section will guide you through a basic blueprint of how to set up your financial plan.

Keep in mind that this is a starting point, and that there are many areas of taxation, legalities, and structures to consider that are different for each individual, so your plans may need to include sitting down with a certified financial planner and a certified public accountant for a comprehensive strategy.

Again, I would like to stress that this chapter is for general informational purposes, and you should seek competent expert financial advice for your individual situation.

Pay Yourself First

The first part of financial planning, which you may already be familiar with from reading most any book on accumulating wealth, is to pay yourself first. This is a very important step to take, as spending on “unknown extras” can catch up with you and keep you from saving anything at all if you wait until later. The key to paying yourself first is to actually do it right away. This means to take a certain amount of your paycheck (experts usually recommend at least 10%) and put it away for savings. This process should be done immediately – before making any expenditures or paying any bills - and through automatic deduction if possible. If you perform this action for each paycheck, you will have a definite amount of money you will be growing to be put toward major purchases or expenditures, or to hopefully have for a rainy month!

Steps to a Financial Plan

Okay, so you’re going to be paying yourself first every month – what do you do then? Now you can sit down and plan what to do with the excess funds you will have soon retained.
Alright, here are the steps to how your financial plan can work:

**Step 1** - Keep detailed records of your income and expenses so that you can track where your money is going. If you have a computer, you can use a program like *Quicken* or *Microsoft Money* to organize your accounts and transactions.

**Step 2** – Set up a budget based on your expected income and expenses where you include your first expense as a payment to your savings. See how high you can make this payment (to yourself) and still meet your other budget items – aim for at least 10% of your income. If you have trouble meeting your budget while paying yourself 10% of your income, try “trimming the fat” of your planned expenses by considering lowering those of categories such as entertainment, fast food, or extra cable channels. Giving up some indulgences may prove to be worthwhile in the long run to allow for expenditures such as buying a home or funding your retirement.

**Step 3**- Add up your savings self-payments for one year and write down that amount.

Example: $200 monthly self-payments x 12 months = $2,400 annual savings

**Step 4** – Think about and determine what you want to put your soon to be growing savings toward. Write down each item or event, and put next to it the expected necessary funding amount and how soon you expect to pay for it.

Examples: Vacation: $1,200 in 2 years  
House down payment: $10,000 in 4 years

**Financial Instruments**

Figuring out how much interest you may need to earn, and how much money you may need to save up given a certain level of interest is not as easy a task. For help in this area you will need a financial calculator. A website such as Yahoo! Personal Finance ([http://finance.yahoo.com/personal-finance](http://finance.yahoo.com/personal-finance)) has several calculators to choose from, depending on your situation and objectives. You can also turn to a certified financial planner and/or certified public accountant for guidance in this area.

Here is a list of some of the more common money instruments which exist in today’s markets. Following the list is a general guide to suggested timeframes and annual returns of the given money instruments, based on expert opinions with risk taken into account:

- **Savings account** – actually a structure, a place to deposit money to earn interest typically earns higher interest than a checking account
- **Money market fund** – liquid fund that usually is in safe, short-term investments such as CDs, Treasury bills, and short-term corporate bonds may earn higher interest than a savings account
Certificate of deposit (CD) – deposit of funds issued for a specific term, such as 6 months or a year
- typically earns more than savings or money market accounts, but you incur a penalty for withdrawing funds early

Bond – issuance of debt (IOU), which is paid to the holder in the form of principal and interest
- common types include Treasury, municipal, and corporate

Stock – share of ownership in a company
- you can make gains through rise in price and/or dividends paid out on company earnings - you may also lose money through price drop and/or poor company performance

Mutual fund – large pool of money from investors used to buy a group of financial instruments, usually overseen by a manager
- common types include stock, bond, and real estate (REITs), or any of these combined.

Real estate – ownership of property, including land and/or buildings
- many tax advantages can be gained through real estate investing

Timeframes:

0-6 months – savings accounts or money market funds
6 months – 3 years – CDs or bonds
3 + years – bonds, stocks, mutual funds, or real estate

Expected annual return:

0-5% - savings, money market accounts
4-8% - CDs, bonds
15% - 15% - stocks, mutual funds
return% - unlimited% - real estate

For the most part, savings accounts, money market funds, CDs, and conservative bonds are safe places for your money. However, to earn higher levels of interest or gains, you may need to take on more risk with holdings such as stocks, mutual funds, or real estate.

Compound Interest

According to legend, Albert Einstein was asked: "What is the most powerful force in the universe?"
- His response: "Compound Interest."

The sooner you start paying yourself first, the better you can benefit from the miracle of compound interest. The longer the duration, the larger the increases in your
money become as your interest from later years builds upon your savings and already added interest from earlier years. In fact, it has an almost exponential effect.

Savings Structures

For particularly common long-term financial targets such as retirement and education, the government is providing assistance in the form of tax-sheltered accounts so that you can save and grow your money tax-deferred, and/or with tax-free withdrawals in some cases. Over the long-haul, this can have a tremendously positive effect on how much your funds can grow for these purposes. You can check out the types of plans available through the resources given in this section or by contacting almost any major financial institution. Many experts recommend considering any of these plans as a staple in your overall financial plan.

Here are some of the most common conventional structures:

- **Individual Retirement Account (IRA)**– tax-sheltered personal retirement account  
  - two main types are Traditional and Roth IRAs
- **401(k) or 403(b) plan** – tax-sheltered employee (401(k)) or government (403(b))–sponsored retirement plans which may be contributed to by employees  
  - many companies offer to match contributions to accounts
- **Section 529 Savings plan** – tax-sheltered account which can be contributed to for college savings for a child  
  - designed to be used for college and graduate school expenses
- **Simplified Employee Pension (SEP) IRA and Keogh plans**– retirement savings plans for self-employed individuals  
  - these plans may have higher tax advantages than traditional or Roth IRAs, or 401(k)s

Taking all of the previous information and applications into account, here is an example of how your overall outline for your financial plan might look:

**Example of Financial Plan Outline**

Monthly self-payment: $200  
Annual savings amount: $2,400

Emergency fund:  
  Goal: $2,500 in 1 year  
  Savings account  
  Current: $600 cash

Retirement:  
  Goal: $250,000 in 18 years
Traditional IRA
   Current: $8,300 common stocks

401(k) plan
   Current: $12,800 ABC mutual fund

Child’s College Education:
   Goal: $50,000 in 14 years
   Section 529 Savings plan
   Current: $2200 XYZ mutual fund

House Down Payment:
   Goal: $10,000 in 6 years
   Individual account
   Current: $3,400 ABC mutual fund

Vacation:
   Goal: $1,200 in 2 years
   Individual account
   Current: $1,000 Bank CD

Debt

Debt is an issue which we all have to deal with. Unfortunately, even when you pay it off, it can seem to creep right back up to where it was before. That’s why a common expression for handling debt is,

“If you find yourself in a hole, stop digging.”

Some types of debt are better than others. In general, debt that is applied as a way to increase your income can be beneficial (ex. student loans), while debt that is used for consumption (ex. credit cards) can be a financial drain. If you find yourself caught up in consumer debt, try to pay it off at the same time as putting away savings in order to build fiscal stability. Remember, still pay yourself first.

If you have credit card debt, a recommended way by some experts to systematically pay it off is as follows:

1. Arrange your credit cards so that you see which one would take the least number of minimum payments to pay off. Sort the rest in increasing order regarding that process.
2. Apply excess money to the minimum payment of the first card in order to eventually pay it off completely. Meanwhile, pay only the minimum payments for the other cards.
3. After the first card is paid off, apply the minimum payment plus the excess money from the first card to the minimum payment of the second card in line in the same manner. Continue to follow through until you have paid off the last card.

**Real Estate**

If you think you are going to have trouble reaching some of your monetary goals, a way to significantly increase your means is by buying a home. Turning your rent payments into equity can make a major difference in your financial outlook. Owning a home can also provide tax advantages not available to renters. Therefore, if you don’t already own one, you may want to have “buying a home” as one of your financial goals.

But, before even considering investing in real estate you should expert advice from a qualified financial advisor.

**Giving**

Besides paying yourself first, one thing that most books on wealth-building stress as an important part of money management is the act of giving back. Otherwise known as tithing, giving a portion (experts suggest 10%) of your money to a charitable cause or causes, besides the obvious benefit to the community, has an immeasurable valuable effect on the life of the giver.
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Resources

www.finance.yahoo.com/personal-finance

www.moneycentral.msn.com

Start Late, Finish Rich by David Bach

The Total Money Makeover by Dave Ramsey

The Millionaire Next Door by Thomas J. Stanley and William D. Danko
Financial – My Own Story

A couple of years ago, I decided to put a financial plan together. I wanted to put money away for savings and for retirement. I had a set salary, and to maximize it, knew I had to create a budget.

I had read about the importance of “paying yourself first,” and so the first item that I put in my budget was a savings payment. This payment came before any other bills and was nonnegotiable. After that, I put down my other fixed expenses, such as rent and utilities. My challenge was to adapt my other flexible expenses to then meet my budget. These included food, supplies, and especially entertainment. Once I was able to do this, I felt a sense of security and stability.

Each month, I took my savings payment and put money into my retirement account, into stocks that I had researched. The rest of my money went to meeting my needs and expenses outlined in my budget. I had developed a system for my finances that helped me to keep them organized and save money.

Because of having a financial plan, I was able to put away funds for my savings and retirement that would have otherwise gone toward consumption. It allowed me to gain freedom and better manage my financial future.
Financial Plan

Monthly self-payment: ________________
Annual savings amount: ________________

Goal: __________________
Number of years estimated to reach goal: _______________________
Financial method used:
   Amount invested: ______________________
   Money instrument(s): ______________________
   Savings structure(s): ______________________

Goal: __________________
Number of years estimated to reach goal: _______________________
Financial method used:
   Amount invested: ______________________
   Money instrument(s): ______________________
   Savings structure(s): ______________________

Goal: __________________
Number of years estimated to reach goal: _______________________
Financial method used:
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   Savings structure(s): ______________________

Goal: __________________
Number of years estimated to reach goal: _______________________
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   Amount invested: ______________________
   Money instrument(s): ______________________
   Savings structure(s): ______________________

Goal: __________________
Number of years estimated to reach goal: _______________________
Financial method used:
   Amount invested: ______________________
   Money instrument(s): ______________________
   Savings structure(s): ______________________
Key Life Area #4:

CAREER
For many, meeting expectations and attaining goals in their career helps to define the level of success they are attaining in their lives. Reaching a satisfactory position in this area of life generally requires planning and usually some long-term consideration. Some people have higher aims than others, but, whatever your aspirations, you can take better control over your career path by combining five key segments together to work in conjunction to your benefit.

Career segments:

- Work experience
- Education
- Skills and training
- Volunteer experience
- Affiliations

**Work Experience**

Probably the most counted on method for people getting the job that they want is through gaining work experience in that particular area or field. Many employers either require or prefer familiarity at similar previous jobs in order for someone to be considered for hire. Because your work experience can help to determine the available job possibilities for you, it is important to consider what job you may have, and where the know-how you may be getting from it can take you – to your next position or further on down the line. As the saying goes, “One thing leads to another.” That is what can happen in job succession.

**Education**

Education is an area that can open doors for a job candidate, maybe more so than directly qualifying him or her for a specific position. There are different types and levels of education, including:

- Secondary school - high school
- GED (General Educational Development) – equivalent of high school education
- College
- Graduate School
- Continuing education

The reason education is valued in the marketplace is that it builds a foundation of knowledge, comprehension, and application which a person can use for a higher chance of success in handling the responsibilities of a given position.
Skills Training

Certain positions require specific qualifications regarding skills training that an individual must meet in order to be considered as an applicant. Gaining these skills may involve attending courses or a trade school, especially to receive certification. Skills may be acquired through training in such areas as:

- Health Professions
- Computer Training
- Office Technology
- Business and Management
- Language
- The Arts
- Athletics and Fitness

Volunteer Experience

One component of potential improvement in your career wishes that can be easily overlooked is volunteering. Not only does volunteering offer you the chance to give back, which is a reward in itself - it also provides the opportunity to gain skills and experience while only giving up your time and energy. There are all sorts of organizations which accept and even recruit volunteers, and there is a good chance you can find an opportunity which will grant you the chance to gain skills and experience in your field of choice, or in an outside area which may prove just as valuable. It is also potentially a very good way to get your foot in the door of a company or organization in which you might like to work.

Examples of types of areas in which you can gain volunteer experience:

- Administration
- Legal
- Health
- Senior Services
- Environment
- Education
- The Arts

Affiliations

It is important to be connected to others in your field to keep up to date with what is going on as well as to maintain relationships with other professionals. You don’t have to necessarily be an active member, but you may benefit from joining trade organizations or associations related to your line of work. By doing this, you can meet new contacts,
attend conferences and workshops, and find out about job opportunities. In addition, as with the other previously discussed sections, this action can provide depth to your resume. There are affiliations available for just about every field and industry.

**Career Map**

To progress on the road to a more fulfilling or desirable career situation, you can apply each of the five given sections to your career map. A suggested way to do this is to begin by researching and educating yourself about the profession or area in which you want to work. If you are sure about the type of position that you want, you can go from there. If not, there are a couple of ways to learn about jobs and to meet people in the field you may be interested in which I will discuss.

Once you pinpoint the type of job that you want, you can pull up a job opening that you might be interested in, and check into the requirements. These will usually include education, work experience, certifications, etc. If the chosen position is representative of the types of jobs in which you would like to find yourself, then you have an outline for the goals you need to set to eventually be hired for one of them.

For instance, if the job you are looking at requires applicants to have a bachelor’s degree in that field or a related one, you know that that is an objective you must meet to reach the point where you can apply for the job. If the qualifications allow for more extensive work experience to substitute for a degree, then that can be an alternate goal. Should the position require certain certifications, then that is an area you may need to aim for as well.

Some jobs insist on having a good amount of work experience. This can be frustrating to someone new in the industry or who is changing fields. You can help to overcome a lack of work experience by supporting your resume in the other four segments: education (by taking classes), skills training (taking courses and/or adding certifications), volunteering (which can help replace work experience), and affiliations (by becoming a more active member of a trade organization).

If you are unsure about the direction you want to take in your career, but have an idea as to what field or fields you may be interested in, there are two approaches you can take to help decide what type of work you might wish to pursue: informational interviews and observing.

**Informational Interviews**

Informational interviews, which are just like they sound, are an effective way to meet professionals who are doing the work that you want to do, and find out about them and their job. You can learn what these individuals’ responsibilities are, what their typical workdays are like, what their backgrounds are, and other related information. With the
knowledge you gain from interviewing professionals, you can use much better judgment and make a more informed decision on a career path.

How to set up and conduct an informational interview:

1. Find professionals (search for more than one for more objectivity) in your area that are in a career position that you may like to eventually find yourself.

2. Call them, introduce yourself, offer your background, and ask them if they might be willing to meet with you (or talk over the phone) for twenty minutes to share information about the work that they do.

3. In the interviews, ask questions which will have a direct impact on your decision-making process for how you will choose your career track. Especially consider asking about each individual’s work and educational background, and how they got to the positions that they are in now.

4. Always follow up with a thank you letter or e-mail.

Observing

If you are at the point in your career-searching process where you are more positive about the area in which you would like to work, but have little experience in that particular type of environment, then a helpful way to actually familiarize yourself with that kind of setting is through going there and observing the routines and actions of people at work.

Many companies and organizations are amenable to allowing you to actually come to their place of work and simply spend time observing what they do, given that you present yourself as someone who is interested in possibly pursuing work in their field. You can set up an observation opportunity as you would an informational interview. Make sure to be aware of restrictions they may give you for reasons of potential liability.

Entrepreneurship

Another option that is available to you in your career choice is that of having your own business. Becoming a successful business owner can be difficult – however, there are many positives to having your own company: autonomy, more earning power, tax advantages, and more flexibility, among others. One way to start is by working on your own business part-time while still holding a job. In this way, you can lessen the financial risk if your company is not successful. There are many ins and outs to starting and running a business, and the area of entrepreneurship goes beyond what this guide covers.
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Resources

http://www.careerpath.com

http://www.careerkey.org

http://www.careeronestop.org

http://www.sba.gov

What Color is My Parachute by Richard Nelson Bolles

Do What You Love, The Money Will Follow by Marsha Sinetar
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Career – My Own Story

About five years ago, I was in a transition point in my career. I had a business degree, but was not satisfied in any of the jobs that I had had in that field. I wanted to go into an area that I felt more suited for.

I originally had been interested in health fields, and decided to look back into those areas of work. I looked into kinesiology, physical therapy, and occupational therapy. I was familiar with kinesiology, but wanted to get a better idea regarding physical therapy and occupational therapy.

I had read about “observing” in a workplace, and decided that that would be the best way for me to gain some experience with those particular professions, before thinking about going to school and trying to get a job in one of them. I called a couple of reputable local clinics, and asked for permission to “observe” them at work. They both were very amenable to the idea, and agreed to let me come in during certain hours. They were also very willing to provide me with materials and answer any questions that I might have for them.

I “observed” their work for a few days each week for a few weeks, learned a lot, and got a real sense of the environment, and what it might be like to be in their profession. Because of this experience, I was able to eventually have a sounder basis for going in a different direction, and making the decision to pursue a degree in recreation and leisure studies.
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Career Map

Work Experience

What type of work experience does your desired position require? __________________
Do you need to have worked in a specific field? If so, which one? __________________
How many years of work experience are needed? ____________________
What type of job can you get that would provide work experience toward your desired
position? ____________________

Education

What level of education does the position require?
  High School/GED? ______
  Associate degree? ______
  Bachelor degree? ______
  Graduate degree? ______
Will the employer accept work experience in lieu of education? _________________

Skills Training

Does the position require specific skills? _________________________________
  If so, in what area are the skills needed? ________________________________
Are they obtainable through courses? _________________________________
  If so, which ones? _________________________________

Volunteer Experience

Is there experience or skills that the position requires that could be gained through
volunteer experience? ______
  If so, what type of experience? ________________________________
Where could you volunteer to gain that experience? ________________________________
  What type of skills? ________________________________
Where could you volunteer to gain those skills? ________________________________

Affiliations

Could you benefit in applying for the position by belonging to one or more trade
organizations? ________________________________
  If so, given your research, which one(s) would best fit? ________________________________
Does the organization:
  Offer networking opportunities? ________________________________
  Have conferences and workshops? ________________________________
  Provide courses for continuing education? ________________________________
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Key Life Area #5:

SOCIAL
The social aspect is the last major area of life outlined in this guide, and it is worthwhile to consider. It is difficult to enjoy life to the fullest without the presence of others with us. Ironically, seeking their company is not necessarily the easiest of undertakings, particularly for those of us who may be more reserved. Whatever your social preference, however, there are numerous opportunities to meet people and develop relationships. It is important to be able to bring people into your life and to form good relationships to meet your social needs. Hopefully, one or more of these ways of reaching out will serve you well in getting together with the kind of people that help bring happiness into your life.

One way to meet people is by joining a group or organization. Some basic types to join:

- Civic organizations
- Religious affiliations
- Ethnic associations
- Personal interest clubs

**Civic Organizations**

If you want to do something good, and you’re looking for someone to join you, there are already some groups out there who would like for you to join them in doing good work – they’re called civic organizations, or civic clubs, and they have many members. Some more well-known civic clubs include the Rotary Club, Lions Club, and Kiwanis. These clubs hold periodic (often weekly) meetings for members to learn about, and participate in, ways to do good for the community.

**Religious Affiliations**

Whatever your religious belief may be, or what faith you maintain, religious affiliations can serve as an outlet for you to connect with others with similar principles. Regardless of your level of spirituality, religious affiliations can help bring you together with others to do faith-based activities, which often include community service work, holiday observances, and social events.

**Ethnic Associations**

Just as there are organizations based on religion, so are there groups determined by, and created for, members of the same ethnicity. There is an association for just about every known ethnic group, and they each have their own unique schedules and activities – geared specifically toward those of similar backgrounds. They may be general groups, or more specific, such as business-related, networking, or social.
Personal Interest Clubs

If you have a certain interest or hobby, and are looking for people to share your passion with, then consider joining a personal interest club. These clubs can range in interests from biking, to scrap booking, to investing. They strike a chord with those who truly enjoy particular pastimes, and who would like to join others in doing them on a regular basis.

Joining an organization is not the only way to expand your social circle. Other options include taking classes, volunteering, or even working at a part-time job.

Classes

Taking classes is a great way to make friends, as well as increase your knowledge and education. You can choose from a variety of different subjects, depending upon the type of people that you would like to meet. If you have already graduated from college, consider continuing education classes, which would also cause less stress since they are not for credit.

Volunteering

Volunteering represents another avenue for meeting people of a like mentality. There are numerous places to choose from to work at – again, depending upon the kind of people that you are interested in meeting. The flexibility of volunteer work also makes it possible to volunteer at more than one place while working within a limited number of hours. This would allow you to meet even more similar-minded people.

Part-Time Job

If you would like to feel productive in your effort to meet with people, try starting a part-time job. You would have an instant circle of friends with your coworkers, who would also have a productive mindset. In addition, you would have the flexibility of working part-time hours, perhaps allowing you to work with different groups of people, as well as giving you more time off and less pressure.

Staying Connected

While there are many ways to meet people to expand your social circle, there is no value that can be placed on keeping healthy and meaningful relationships with those to whom you are closest.

Here are a few suggestions for staying connected and maintaining close relationships:
• Stay in touch: use phone calls, e-mails, and greeting cards to stay in touch with family and friends on a continuous basis.

• Share: be equitable in sharing stories, advice, and costs with others.

• Be unselfish: Do your best to think of others in terms of what they might be going through and/or need.

• Be appreciative: express gratitude to others for being in your life and making it more special.

• Admit faults: be willing to apologize for mistakes and failures while accepting responsibility.
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Resources

http://association.org

http://www.volunteermatch.org

http://www.nightingale.com

How to Win Friends and Influence People by Dale Carnegie
Social – My Own Story

Years ago, I was a part of a religious youth organization. I was in a chapter that was growing and had a lot of potential for social activities and societal contributions.

Our chapter had a goal of maintaining a balance between our different areas of focus: social, cultural, athletic, religious, and community. Our group’s advisors did their best to make sure we put equal efforts into each area.

For social, we had dances; for cultural, we visited areas of cultural interest; for athletic, we played sports; for religious, we had ceremonies; and for community, we performed community service. Our chapter was active, and was able to do and accomplish a lot. I had the opportunity to learn and grow as a person in this organization, becoming president of the chapter, and making a lot of friends.

There were more than social activities going on with this group, but they all encouraged social interaction and bonding. I was able to form close and meaningful relationships with several individuals. Due to this experience of joining a social group, and participating in its activities, I was able to make many friends while maintaining a balanced lifestyle.
Social Map

What would I like to have in common with the type of people I would like to meet with?
________________________________________________________________________

What kind of mindsets would I like the people that I meet with to have?
________________________________________________________________________

How many people would I like to have the chance to meet with?
________________________________________________________________________

What are my favorite pastimes and activities that I would like to share with others?
________________________________________________________________________

What would I like to learn and gain in the process of meeting with others?
________________________________________________________________________

How much time can I set aside for the social area of my life?
________________________________________________________________________

Three chosen ways to meet with people based on the above criteria:

1. _______________________________________________________

2. _______________________________________________________

3. _______________________________________________________
Conclusion

I hope that you have enjoyed reading this guide and learning how to improve your life in the five key life areas that it outlines. Whether you choose to work on one aspect at a time, or all of the life areas together, you should find yourself feeling better about your situation and more confident as you continue to make progress in having a balanced lifestyle. Take your time, and make sure that you are using a sound approach, instead of rushing into making any changes in the way that you are doing things. Remember, these are fundamental steps to take, and should be treated accordingly with patience.

Go into the Resources sections in order to learn more about each life area, and to enrich yourself with additional information and insight on them. Refer to the Example Stories as ways to apply what you have learned, and to take a practical approach toward progress. Finally, use the worksheets as a means to incorporate this guide into your daily life through planning and goal setting.

I hope that this guide will serve as a helpful reference to you on the road to successful living. Thank you for reading it, and for giving me the opportunity to share the knowledge and information in it with you. I hope that you will continue to benefit from it on the road to improving in your key life areas and living a balanced lifestyle.

I wish you the best as you Build Your World,

Dan Meyerson