



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

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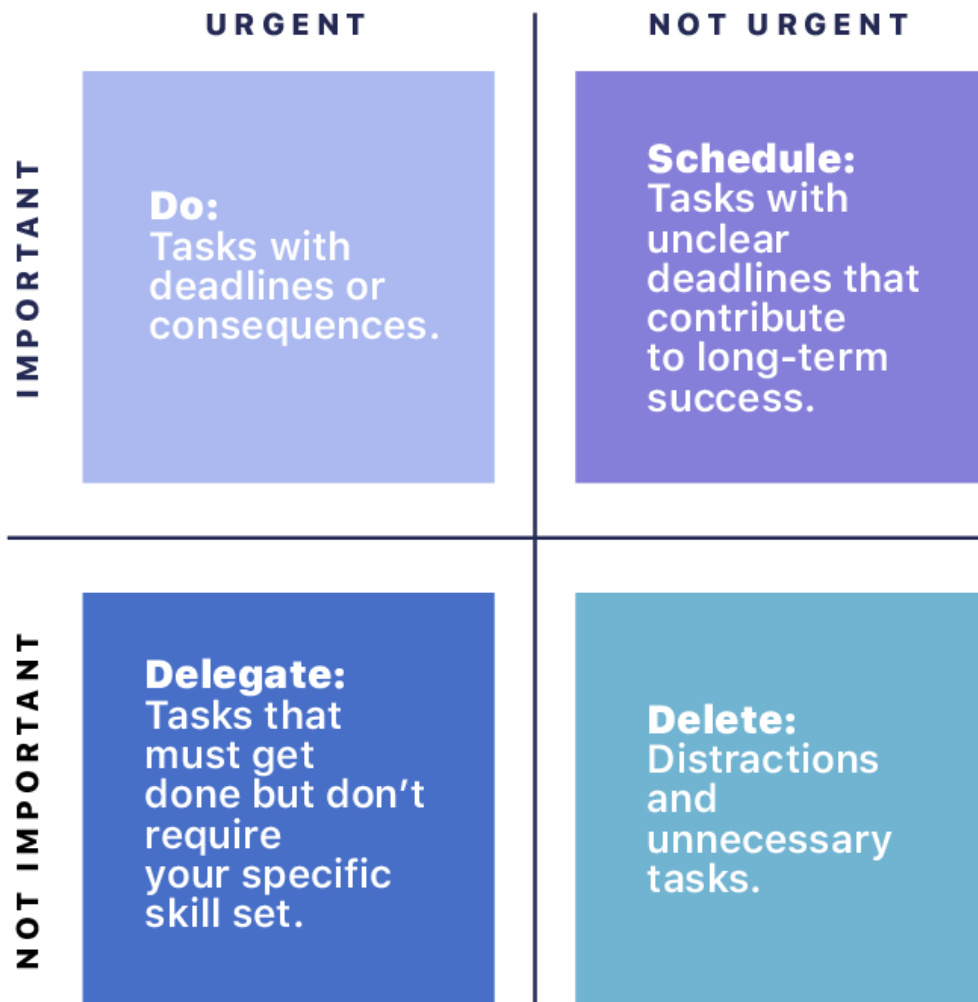
## Annual Priorities

One of the first steps of [my annual review](#) is to determine my priorities for the year. If you're like me, you have dozens or even hundreds of tasks or projects on your master To Do list, but limited resources (time, knowledge, energy, money, etc.) that you could use to get them done. Additionally, each project falls on a different spot on the Eisenhower Matrix (see below). Since you can't accomplish everything on your list, you need to *decide* (which comes from the Latin word *decidere*, which meant "to cut off") which projects you're going to work on this year, given their importance, urgency and your available resources.

To determine how important a project is, I suggest you start first with your values, and then consider how much pain an uncompleted task is causing you (or could cause you if left uncompleted). For example, one of the annual tasks that was on my list was to replace the backup batteries in all of the smoke/CO detectors in my house. I hadn't yet gotten around to it when one night this week one of them woke us up in the middle of the night with a loud, persistent chirp that let us know that the batteries were low. By the next afternoon, I had replaced all of the batteries. Pain is a great (and humbling) teacher.

You can view your life as one big project, with the various major areas of your life as sub-projects. Each one of those major areas or sub-projects has a number of tasks or projects of its own.

## The Eisenhower Matrix



I've divided my life into a dozen different areas (or sub-projects), and have started to track my priorities in each area for each year on a table in Notion. At the start of each quarter, I draw from these priorities to determine the projects I'll focus on for that quarter so I can stay on task, maintain momentum and get them done, which allows me to avoid "task overwhelm."

Just to give you an idea of what this looks like in practice, here are some of my priorities in each area of my life for this year, generally listed in order of importance:

**Health:** Movement (joint strength, movement breaks, [rebounding](#), walking, [sprints](#)), [Hydration](#), and Caloric Restriction (portion control, intermittent fasting).

**Finances:** Reduce Expenses, Generate Passive Income.

**Work:** Revise Website, Improve Stock Tracking Spreadsheet, Find Business CRM, Earn Continuing Education Credit.

**Personal Productivity & Effectiveness:** Determine Priorities and Schedule Tasks.

**Family:** Provide Support (3 generations).

**Relationships:** Find Personal CRM, Grow Network.

**House:** Renovation Projects (several).

**Technology:** Master 4 Different Apps/Software/Websites.

**Pickleball:** New Paddle, Learn 2 New Shots, Read PB Book.

**Writing:** Become a Better Writer, Gain More Followers, Try Another Platform.

**Prepping:** Update Prepping Spreadsheet (and look for holes in preps).

**Learning/Reading:** Read 100 Books (on a variety of subjects that currently interest me).

From these priorities I chose my four Words of the Year: support, read/learn, organize and health. In previous years, I chose two words, but I'm planning to move to a quarterly system to better focus my attention and efforts, so four would give me one for each quarter.

Hopefully you will continue to prioritize this newsletter with your attention and support!

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