



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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Habit Priorities

I've written before about both [habits](#) and [habit trackers](#). I've been thinking about habits a fair amount in recent months. I've realized that habits are really just daily or weekly tasks that may or may not get done. And habits have the same problem as tasks: I simply do not have enough time and energy to do all of my habits, at least at this point in my life.

When I used a [Franklin Planner](#) (from around 1990 to 1996), I would plan the next day the night before and assign each planned task to a category: Must Do (A), Should Do (B), Could Do (C) or Delegate (D). I would then assign a number to each task based on its importance. So the next day I would work on task A1, then A2, etc. until I had completed all of the A tasks, then do task B1 and then the rest of the B tasks, etc. That allowed me to minimize the amount of time and energy I had to spend thinking about what to do next and maximize the time and energy I spent on executing what needed to be done.

If habits are just a type of task, then they should appear on your calendar (ideally assigned to a specific time period, though they could also just be assigned to sometime that day). I use [Fantastical](#) for my calendar. It allows you to add events and tasks (uncompleted tasks automatically get forwarded to the next day, so I can't use their tasks to track my habits), but not habits, so I contacted them and asked them to do so.

Until Fantastical makes it possible to track one's habits on their calendar, I'll continue to use [everyday](#) to track my habits. Everyday has a feature that allows you to categorize your habits by assigning one of seven colors to each one. Until now, I've used those colors to organize my habits by category, such as health, business, social, etc. That helped me to ensure that I had covered all of the bases I wanted to cover in a given domain and avoid any duplicates.

Now, however, I think I should categorize the habits I want to track by priority (Must Do, Should Do, Could Do), because I've realized that I just don't have the time and energy each day to do (1) all of the one-off tasks that need to get done each day, (2) all of the fires I need to put out each day, (3) all of the habits I want to do each day and (4) all of the things that others either ask me to do or delegate to me.

So rather than just give up on my habits and ignore them and don't track them, I need to identify which ones are really vital to my life currently, carve out time to do them, and then save a bit of time and energy at night (but not too late as I don't want to be looking at screens before bedtime) to tick them off as done. In other words, I have to make tracking my habits a daily habit as well.

I realize that this would seem like inside baseball to many of you, but prioritizing your most important habits (for me those currently include checking my blood pressure, hydrating my body well, doing knee exercises and lifting weights, etc.) and ensuring that they get done every day is imperative for your wellbeing, success and personal effectiveness.

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