

## “If Time Were Money” by Ken Long

Lateral thinking is a powerful way to gain new insights into your current condition and set the conditions for personal growth. Here’s an example I experienced at an Infinite Wealth workshop at IITM that has had a profound impact on my life.

John Burley teaches a simple, effective budgeting system with 4 easy steps: (1) pay yourself 10% of your gross income, (2) donate 10% charitably, (3) pay down debt with 10%, and (4) spend the rest, paying only cash. This simple powerful program is very effective in changing your family money flows.

Now let’s apply some lateral thinking using this set of powerful ideas for leverage.

Ask the following question: If Time were Money, and apply John’s program to the Time of Your Life.

Look at your life and the way you spend your time (the phrase “spending time” illustrates the connectivity between money and time doesn’t it?!).

**1. Pay yourself first:** do I carve out 10% of my time to dedicate to my own interests and hobbies and personal growth? Am I making my own personal growth and enrichment a priority? Now, this may sound selfish and self centered but try thinking of it this way: In order for me to be an effective and productive decent human being, I need to be interesting, refreshed, relaxed and energetic. I get that way by paying attention to my needs and growth. Would you expect your pet to thrive if you ignored her? Of course not, so don’t give yourself any less attention than you would give other living beings. Would you expect your car to perform reliably and safely if you routinely ignored periodic maintenance? Of course not, so don’t neglect your own needs. This is typically a problem for people who see themselves as giving, caring, “people persons” who literally burn themselves out through overuse and neglect. So look at your time and calendar, and reserve personal time for growth and regeneration routinely. Develop a regular time, daily and weekly, that you dedicate to yourself so you convert intention into habit and instinct. Make sure you well use this sacred time, though, for if you don’t then you can legitimately consider yourself frivolous and selfish. This action may take the form of a hobby, an interest a sport, personal improvement seminars, whatever strikes your fancy, but enjoy the feeling of positive intentional energy flowing into you which you in turn will harness and send back out into the world.

**2. Give charitably:** do you donate your time to others without thought of return? Its a lot easier to write a check isn’t it? But do our children thrive best with our time and attention and personal presence or by writing them a check for toys? Charitable giving, the expression of our service to others with whom we share the earth, works the same way. Take a look at how you are spending your time in service to the welfare of others without thought of repayment? Your charitable giving of time can take the form of volunteering at a hospice or walking the ward at a nearby Veteran’s Hospital or spending time in a classroom reading to kids, mentoring young people, etc. The activity you feel most comfortable with is not as important as the intention in

your mind. The return on investment of this time in terms of your self worth and self respect cannot be calculated. It is a truth that you can do well by doing good!

**3. Reduce your debt:** Since none of are perfect, there are actions in your life you are not proud of and would change if you could. Now, we can't undo what we've done, but we can address the consequences and take responsibility for the trail we leave through life. This is the hardest of the 3 steps for me because I have to confront parts of me that I am not proud of. But guess what? Until I do something about it, that part of me is still sitting there, soiled , stained and ugly. With some introspection and wisdom and effort you can find a way that you can start to repair the outcomes of your lesser moments. Stop beating yourself up about it, whatever it was. Forgive yourself, offer it up to your God, do whatever you need to do to get past regret and on to action. Reduce your debt by dedicating time to repairing what you know needs fixing. The nice part about this allocation of time is that there will come a day when you are debt free, when you are comfortable with the repairs you have made to relationships you once cherished and now cherish again. You will have another pile of time freed up to spend how you see fit in furtherance of your life goals.

**4. Spend the rest:** you are free to live as you see fit, knowing that you have taken care of business with the first 3 steps, confident that you are making progress. This feeling of freedom and confidence cannot be overestimated as a liberating force.