

# Time and Money

By Doris Dobkins

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My 7 year old daughter has a schoolbook called "Time and Money". The book is divided into two parts (just as you might think). The first section covers learning to tell time. The second section covers learning to count money.

50 years later, most people are still struggling to count their money and manage their time. Why is this so? Didn't they learn to do so in the 2nd grade?

Time is a limited resource. We have 24 hours in a day, 7 days in a week and 52 weeks each year. Who and what determine how we spend our time? How can we maximize the time we have?

Money as well is a limited resource. We may have a weekly or monthly paycheck. We make so much money each pay period, get taxed so much and take home so much. What do we do with the money that we take home? How do we spend it and how can we maximize it?

Tough questions or easy questions? You tell me!

If you know your values and what is important to you and let those values control your time and money, you are the lucky few. For the rest of us, we allow circumstances and situations to control our time and money.

What are some practical things you should do in an effort to better manage your time and money?

Take a look at all you buy. See where your money is going. Budgets aren't for the poor. The wealthiest of all people have them. They want to know where their money is going. It doesn't restrict their spending but rather makes them educated spenders.

Once you know where your money is going, compare it to your list of values. What's important in your life? Where do you want to spend your money? What areas of your budget will you need to sacrifice to have enough for the other areas that are the most important to you?

Now add in the time aspect. Everything you buy costs you not only money but also time. "Things" take time to assemble, repair, maintain and use. So before you purchase something that you might not really need, analyze it from the standpoint of time. Is the time this product requires worth the trade off? If the answer is no, then don't buy it.

Time and money are two of the most important resources in your life. You can either have them work for you or you can spend your life working for them. It's your choice!

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