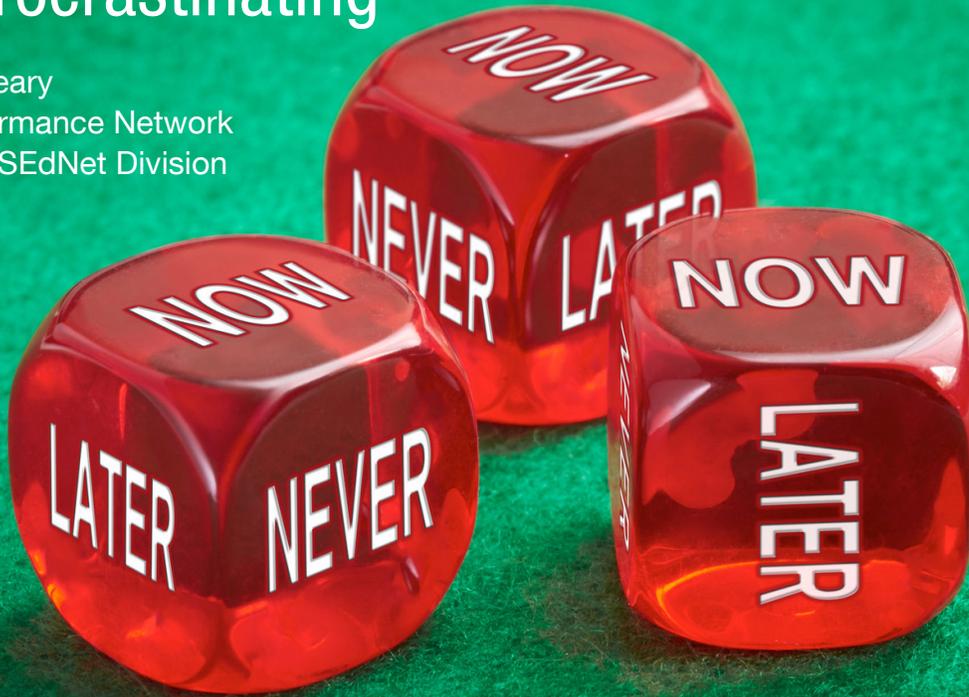


Stop Procrastinating

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How often do you do things you don't need to do so you can avoid doing something you are supposed to be doing?

We all put off things sometimes, both in our personal and business lives, so there is room for all of us to become more productive.

Why We Put Things Off

Procrastination is the gap between what we know we should be doing and our actions. When it comes to self-sabotage, procrastination is king. We know what we need to do, but for whatever reason, we put it off. The bigger the gap, the bigger the issue.

There are three basic reasons we procrastinate:

1. We don't like to do the task that needs to be done, or doing it will upset us somehow. This is the most common reason we procrastinate. In life, especially in business, we regularly face tasks we would prefer not to do. But to succeed, we must not only do them; we must make a habit of them.

For example, cold calling, asking for referrals and taking educational courses are just a few of the common tasks that are fundamental parts of our jobs but are not on our "can't wait to do" list. These challenging functions make us feel uncomfortable. The truth is, we just do not want to feel negative emotions — it's about feeling good now. Often, we simply give in to feeling good by putting off these tasks. These delays sabotage both our short-term and long-term goals.

- 2. We make our daily goals or tasks vague or weak.** We know we really don't want to make those calls or complete that training, so we make those tasks vague, without a deadline. We say, "I'll get to that later this week." It's impossible to control behavior against such a poorly defined standard.
- 3. We are easily distracted, and some of us are highly impulsive.** We catch ourselves often saying things like, "It will take me only a minute to check my email" or "I'll just update my Facebook page quickly." Or maybe we just got a LinkedIn request,

so we log in to find out who sent us a connection request. Then all of a sudden, we say, “Oops! Where did my day go?”

In today’s hyper-connected world, our digital distractions can provide the perfect excuse for procrastination. But the things we really need to be doing won’t disappear, and putting them off just causes us more to feel more stress and a lack of accomplishment.

4. A task is either too easy or too challenging.

The problem with a task being too easy is that we quickly get bored, so we find little motivation in it, and there is little to hold our attention to the task at hand. To keep yourself engaged with tedious tasks, use frequent mini-rewards to keep your focus from one small chunk of time to the next, such as every 30 minutes. Now, don’t do anything big; the reward can be as simple as eating a snack, getting up for a cup of coffee or a soda or taking a brief walk.

If the task is difficult, we seem to procrastinate even more. The reasons we do this vary greatly. Maybe we simply lack the confidence — we’re nervous or even scared. So we keep putting a task off, finding anything to keep us busy other than the task that needs to be completed. Finally, because time is normally running out, we force ourselves to do it. And because we are now short on time, we normally do not achieve the level of success that we would have or could have.

5. We lack motivation. Finally, too often procrastinators say, “I lack motivation.” The word “motivation” is a vague term that lacks action. We need to think of what our motive is. In other words, what is your reason for doing a task? Every task we complete should play an important role in accomplishing our ultimate goals. If you have no good short-term or long-term reason for accomplishing a task, eliminate it from your to-do list.

Tips for Overcoming Procrastination

With today’s world competing for our attention, it’s more important than ever to prioritize where and how



we spend our time. This is true whether you’re a financial advisor or a sales leader.

We must understand that self-deception is the handmaiden of procrastination. When we don’t feel like completing a task now, we will often deceive ourselves — or try to — by saying, “I’ll feel more like doing this tomorrow.” Or maybe we just won’t remove distractions that we know undermine our work. Too often, we tell ourselves little white lies as we wait to become inspired and take action. However, deep down, we know these are just excuses.

To end the self-sabotaging act of procrastination, it’s essential to stop all these self-deceptions. How can you do this? Let’s look at a few simple tips for fighting off procrastination to become more productive.

- 1. Simply get started.** This is the most effective solution. If your action plans call for you to do a task, don’t think about; just start doing it. Put a sign on your desk that reads, “Am I procrastinating?” The quicker you recognize it, the faster you can move on to the task at hand. A task begun is a task half done.
- 2. Don’t think too far ahead** — take baby steps. Research indicates that establishing a low threshold to task engagement will fuel your motivation and change your perception of the task. Quickly you will discover that it was not as bad as you thought.

3. Recognize and acknowledge your delay tactic, and move on. Look carefully at your progress on your daily task sheet. Are you choosing what you like to do over what you don't? If so, recognize and acknowledge it. Don't get upset with yourself; just acknowledge it and move on. You may want to say to yourself, "Time to move on." This catch phrase simply allows you to acknowledge that you are procrastinating, and you are getting back on track.

4. Set deadlines. Deadlines allow you to have enough time to accomplish your task thoroughly. They let you know when you need to have it completed, which will tell you when you need to start it. That will enable you to be more productive and focused.

Evaluate these difficult tasks, and break them down into a step-by-step routine or process. Also, break your day up by adding a couple of easy tasks as relief from the more difficult work.

These are deadlines that you impose on yourself, so don't freak out — it is a commitment to yourself. Decide when you will begin the task and when you will have it completed. And when it is time to start, start! Don't think about it. Dig in and begin.

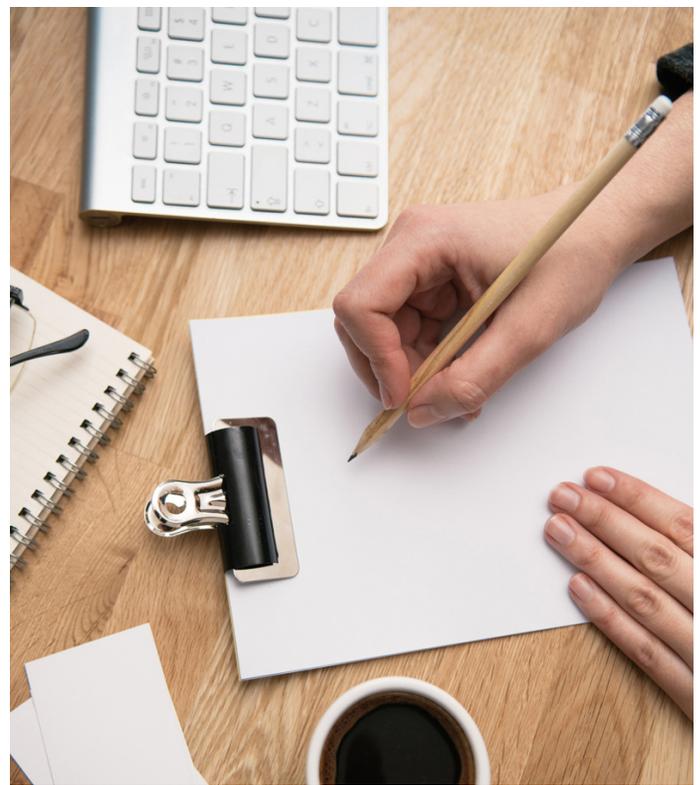
Having self-accountability is great; however, if you don't feel like you can hold yourself accountable, then get someone else to establish deadlines for you and check in with you to see how you're progressing. This is a common challenge for advisors, especially those who are just starting out. If you're an advisor, then get your manager or a mentor to work with you. If you're a sales leader, ask another manager or colleague to hold you accountable. And you can do the same for him or her. By promising to complete certain tasks by a certain day or time, you will begin to form the habit of delivering on commitments.

5. Know how long each task takes. We must become aware of exactly how long each specific task takes to complete, rather than just guessing. Take control of your time. To do this, you must learn what really takes 15 minutes, what takes 30

minutes and what takes an hour. By improving your estimate of how long a task will take, you can get better control of your time and achieve a sense of accomplishment by checking each task off your list.

6. Know what you do while you're procrastinating. We all have our special distractions to fill in the time. To overcome these, we must first identify what they are. What distracts you? Are you filling your time meant for other things by browsing social media or getting lost in the maze of the Internet? These digital distractions are powerful temptations. We all find it too easy to click on a social media icon when a task is too boring, difficult or uncomfortable to do. Begin to make notes about exactly where your time goes. This will enable you to consciously build your resistance to these distractors.

7. Create a detailed daily action plan — a list of tasks you will accomplish each day. Assign specific time periods during the day for each task — for example, calling people to set appointments from 8:30 to 10:30, following up with people from 10:30 to 11:15 and taking an online course from 4 to 5:30.



Reasons We Want to Complete Important Tasks

Wouldn't you agree that there are only two basic reasons for doing anything?

- 1. We take an action because it is inherently pleasurable.** In this case, we most likely won't need any other motivation.
- 2. We want a positive outcome that will result from completing a task.** This could be short- or longterm in nature. A simple example might be to obtain enough referrals and networking leads each week. A short-term benefit is that you can avoid having to ever make cold calls again and thus spend less time on the phone and more time in front of potential clients. A long-term goal is to build a successful practice on client or network-based referrals, which will replenish itself based on its very nature.

Those are both compelling reasons to get started on a task and complete it. If you are a sales leader, being in control of your time and digging in to complete even the most dreaded tasks will set a good example



for your advisors. If you're an advisor, learning how to conquer procrastination can help you build a more successful practice.

Everyone can overcome procrastination. So don't procrastinate! Start putting these tips to work today.