

Goal Setting & Planning

For Mortgage Loan Originators



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We human beings seem to be hardwired to look at our circumstances and the world around us, and then try to figure out a way to make it better, according to our own subjective concept of what "better" is.

It all seems so simple. You set some goals, you make a plan to accomplish them, and then you implement your plan. It really *is* a fairly simple formula, but that doesn't make it easy. As Adm. Hyman Rickover was fond of saying, "the devil is in the details". (The French writer Gustav Flaubert said, "God is in the details". I think you could say that *both* men were right.)

It is possible to avoid setting goals. It is also possible to set goals, and then fail to make any kind of plan to achieve them. (We call this wishing.)

Furthermore, it is possible to set goals, make plans for achieving them, and then fail to act or follow through on those plans. (We call this procrastination.)

For the purposes of this Report, let's assume that, at least as far as your mortgage business is concerned, you recognize the importance of goal-setting, planning, and implementation. In other words we'll assume that this is something you want to do.

What Not To Do

I'll start with a couple of things you probably don't want to do ...

The Rosy Scenario.

I remember a loan officer - let's call him "Max" - who consistently fell far short of his production goals. Every year, in a classic triumph of hope over experience, he would take the goals he had failed to reach the year before, and raise them even higher. I would say, "Max, this past year you didn't even make it halfway to your goals. Now you want to raise them some more? What makes you think that you'll achieve this new goal when you were nowhere near achieving last year's? What's going to make this year any different?"

And Max would say, "Well this year I have no choice - I *have* to reach this goal because I fell so far behind last year. Failure is not an option."

But you know what? Failure *was* an option. And within a few months of the start of the new year, Max was so far behind in the goals he'd set for himself that the very distance -- between what he said he was going to do and what he was actually doing - in reality served to discourage him, instead of acting as an incentive.

Max is doing very well today, but only because he learned the hard way that you can't con yourself. Setting a lofty goal without a serious examination of what it will take to reach it, followed by a serious commitment to do what it takes every day, is a recipe for failure and disappointment.

The Lesson: It is critical that you set goals that really mean something to you – goals you can get excited about. But also make sure they are realistic and attainable. Past performance is one of the best predictors of future actions. People can and do change, but the changes you make that last are the ones you make incrementally – one step at a time. In your heart of hearts, do you believe you will accomplish this goal? If the answer is no, you need to either do more work on your beliefs, or do more work on your goals.

Here's another example of what *not* to do:

The Laundry List.

Another loan officer – we'll call her "Gerry" – was a bit of a seminar junkie who loved to collect marketing ideas from seminars, webinars, chat rooms, forums, websites, etc. Nothing wrong with that – it's people like her who keep people like me in business!

But as her coach, it was my responsibility to encourage this very bright and enthusiastic person to stay at least marginally tethered to the laws of space & time.

At the end of each year, she would produce a very long "laundry list" of all the marketing ideas she wanted to incorporate into her business plan for the upcoming year. Where Max's problem was that he's set a very ambitious income goal without thinking through what he'd need to do to make it happen (and being sure he was going to be willing to follow through with all that), Gerry's problem was almost the opposite. Her focus was on all the good *ideas* she wanted to implement, without tying them to any measurement of what they would do for her production or her income, other than the general sense that if she did them all, she'd have more business. She seemed not to have given much thought to what would be required of her, in terms of time and effort, to follow through on any of these ideas.

So I got her to agree to break each idea down into the action steps that would be needed to bring it to fruition, and to realistically estimate the amount of time and money it would take. About halfway through the process, she began to realize she was well over 40 hours a week (with no time left over for doing any actual production), and well over her marketing budget as well.

So we started over – this time with a clear picture of what she wanted her income to be, and a clear image of how she wanted to be perceived by her clients and prospects. That alone made it much easier to discard marketing ideas that didn't support that image. We narrowed it down to about five ideas that were consistent with both her personality and the image she wanted to project in her marketplace – ideas we could also "make accountable" with

expectations of what each program would produce in the way of new leads and new business.

The Lesson: There will always be more good ideas than you can possibly implement (at least at one time). Narrow it down to the ones that best fit your mission and your identity in your market, and make sure you break them down into the discrete, concrete action steps you will need to take on a daily basis if you're going to bring them to fruition. Make the ideas accountable for producing measurable results.

Essential Ingredients of a Goal

You are probably familiar with the basics of goal setting:

- **The goal must be specific, and measurable.** If it isn't, how will you know whether you've achieved it?
- **The goal must have a time frame (deadline).** This creates the necessary sense of urgency.
- **The goal must be realistic (believable) to you, while still being challenging enough that you can be excited about achieving it.** When you're alone with your own thoughts, do you honestly believe that you can achieve this goal you're thinking of setting? You're the only one who knows the answer to that question, and you gain nothing by trying to fool yourself. The other side of the same coin is that you want to set a goal that requires you to stretch yourself and grow. If the goal doesn't excite you, it will not provide the motivation necessary to overcome those days when you just won't "feel like" doing it. It won't provide the motivation you'll need when you run into that unanticipated obstacle. It's a bit of a fine line, but it exists: set a goal that is both realistic (in other words, you believe you can do it), and inspiring (to you).

Making the Goal Something You Can Be Excited About

A quick word here about having a goal that excites or motivates you: Because the goal must be specific and measurable, we're almost certainly talking about a number. Who gets excited about a number?

Not many people do, but the number *represents* something to you that *could* have great meaning. When you reach that number, how will it change your life? How will it affect you and the people you care about? When those things happen, how will it make you feel? Can you imagine with clarity of vision and emotion what it will be like for you when the number becomes a reality? Because that's what it will take if you want your goal to motivate you to "get up and get at 'em" when you don't *feel* like it.

Here are the basic desires that drive people to grow and cross the boundaries of what they've accomplished in the past:

- **Freedom**
- **Recognition, Status**
- **Love**
- **Security**
- **Honor, Idealism**
- **Adventure/Fun**

If you can make the *emotional* connection between the abstract number of your goal and one or more of the basic desires on the list above, you'll be able to tap into your inner power to move beyond those moods we all have when you just don't seem to have enough gas in your tank to make those sales calls or buckle down and get those files turned in.

My Model of the Loan Production System

For the last 20 years, I've used an assembly line model to visually depict the flow of leads and loans through a loan officer's closed loan "manufacturing facility":



It's useful to think about your process as an assembly line with "stages" because each stage represents a measureable benchmark. If you know your numbers **for each of the 6 stages** on a weekly basis, accumulated over time, sooner or later you can identify exactly where your biggest bottleneck is. **Wherever you have a bottleneck, you will see restricted flow at that stage and at all the subsequent stages in your process.** You cannot submit 12 loans if you have only taken 6 applications, for instance.

A Simple Tool for Finding Your Number(s)

Now you're ready to find the numbers that will give you that sense of emotional satisfaction you're looking for. Take out a sheet of paper, or open an excel spreadsheet and enter the following categories:

Production Goal-Setting Tool	
Item	
Monthly Income Goal	
Average Income per Loan	
Closings Needed per month	
% of final approvals that close	
Final approvals needed per month	
% of submissions that go to final approval	
Submissions needed per month	
% of loan applications that go to submission	
Applications needed per month	
% of contacts that go to application	
Contacts needed per month	
% of leads that get contacted	
Leads needed per month	

Follow these steps to complete your goals table:

1. **Monthly Income Goal:** How much do you want to gross per month? Enter it.
2. **Average Income per Loan:** How much income do you make per loan, on average? If you don't know, take your total income from last year and divide it by the number of units you closed.

3. **Closings Needed per month:** Divide your monthly income goal by your average income per loan. That will tell you how many loans you need to close, on average, per month. Enter the number.
4. **% of final approvals that close:** Once you have a final approval (clear to close), what percentage of your loans close and fund? Obviously, unless you are doing something horribly wrong, this will be a very high percentage, perhaps even 100%. Whatever it is, enter the number (percentage).
5. **Final approvals needed per month:** Divide the number of closings you need per month by the percentage of final approvals that close. (Example: If your goal is 10 closings and 90% of your final approvals close, 10 divided by .9 is 11.1, or 11, rounded off to the nearest whole number.) Enter the number. That's how many final approvals you need to average per month to reach your production goals.
6. **% of submissions that go to final approval:** What percentage of your loan submissions (actual submissions to underwriting, not just running it through an automated underwriting app) receive a clear to close? If you don't know the answer, you should be able to compile your stats by running a report for the past year in your LOS system (e.g., Calyx Point or Encompass). If you can't do that for some reason, take your best guess¹. Enter the number (percentage).
7. **Submissions needed per month:** Divide the number of final approvals (clear to close) you need per month by the percentage of submissions that go to final approval. That's how many submissions you need to average per month. Enter that number.
8. **% of loan applications that go to submission:** What percentage of your applications (signed 1003's with a commitment from the client to get you whatever documentation you need) get submitted to underwriting?² (Again, if you don't know, run the reports for last year from your LOS software or take your best guess.) Enter that number (percentage)
9. **Applications needed per month:** Divide the number of submissions you need per month by the percentage of applications that get submitted. That's how many applications you need to take each month. Enter that number.

¹ It's OK to guess if you don't have accurate statistics. After a few months of carefully tracking all 6 of your critical production numbers, you *will* have accurate numbers, and then you can adjust your goals accordingly.

² If you (your company) does full credit preapprovals (preapprovals that get underwritten), then you would count your preapproval applications as applications. This obviously will increase your fallout rate, due to people who get preapproved but do not, for some reason, end up buying home. But if this is a part of your business you need to measure it if you're going to accurately determine where your bottlenecks are, and know how many applications you really need to take to reach your goal.

- 10.**% of contacts that go to application:** What percentage of the sales contacts you make (a **sales contact is a conversation with a lead or a prospect where you ask for the application appointment – any other conversation where you *don't* ask for the app is meaningless for our purposes**) result in loan applications? If you don't know, take your best guess. An inaccurate estimate is better than nothing. Going forward, now that you know the importance of these numbers, you can track them and correct the percentages in your model. Enter the number (percentage).
- 11.**Contacts needed per month:** Divide the number of applications you need per month by the percentage of sales contacts that result in an application. The result is the number of sales contacts you must make each month in order to reach your production goals. Enter the number.
- 12.**% of leads that get contacted:** What percentage of the leads you generate or otherwise receive, do you contact (**actually speak to** – not leave voicemails for or send emails to). A lead is a name and phone number (or email address) of someone who has either responded to your marketing or been referred by a client, a Realtor, or some other referral partner because they are a potential candidate for a mortgage loan. Not all leads get contacted. Some never return your calls no matter how many messages you leave. What's your percentage? Enter the number.
- 13.**Leads needed per month:** Divide the number of contacts you need per month by the percentage of leads you contact. The result is the number of leads you must generate each month in order to reach your production goals. Enter the number.

What to Do with This Information

Put it or keep it someplace where you will see it frequently.

At the beginning of this process, the most important numbers are usually the number of leads you must generate and the number of sales contacts you must make. 90% of loan officers who fail to reach their goals do so because they either don't generate enough leads, or they don't make enough sales contacts³.

We can all stand to improve our sales and presentation skills (which is what you measure in the percentage of contacts that become applications), but I'll repeat: **the number one cause of failure to reach production goals is a deficiency in either the number of leads, or the number of contacts.**

Obviously, if you don't generate enough leads, you won't make enough contacts or take enough applications, or get enough submissions, approvals, or closings. That's the way bottlenecks work. They restrict flow to *all* of the subsequent

³ Later on, that may change. Bottlenecks tend to move around in a mature system. That's why we continue to measure -- so you can focus on the critical production result that actually is the bottleneck.

stages of your “assembly line”. But I’ve also seen plenty of LO’s who do generate enough leads and somehow can’t motivate themselves to sustain the effort required to contact them so they can ask for the application appointment.

Your Plan for Accomplishing Your Goal

If you followed the instructions I just provided, you have now identified how many leads you need to generate each month, how many sales contacts you must make, how many applications you need to take, and how many submissions, approvals, and closings will be necessary to reach your income goals.

These steps are *necessary*, but not *sufficient*, to insure that you reach your goals. You cannot reach a goal you don't have.

What’s left is to set up a strategic plan you’re confident will allow you to hit your benchmarks – a plan you know you can execute.

For the purposes of this report, I’m going to assume that you have developed a real Unique Selling Proposition in your marketplace – that you’ve done the work necessary to distinguish yourself from your competition in the eyes of your target markets. (If you need help with that, [you can start with my 3-part video series, "How to Succeed in This Terrible, Awful, No-Good, Lousy Market."](#))

What’s Your Strategic Plan for Lead Generation?

So I’m assuming you know who you are (your USP), you know who you want as clients, and you know why you’re the best possible choice they could make.

Let’s say that when you went through the goal-setting exercise, you determined that your monthly goal for leads was 80.

Unless you’re brand-new in the business, you probably know some things you can do to generate leads. If doing those things gets you enough of the right kinds of leads to reach the production goal you set for new leads, all you have to do is make sure you schedule enough time every week to *keep* doing those things.

But what if you know you’re going to need 80 leads per month, but you’re only producing 40 now? You’ve got to find a way to generate another 40 leads a month. If you keep doing the same things you’ve been doing, you’re going to keep coming up 40 leads short every month.

So you might schedule some quiet time to do research or brainstorming to find or devise additional lead generation ideas you can implement. Maybe you decide you’re going to create a local Adwords campaign to drive traffic to your website so prospects will sign up to get a free report. And maybe you also

decide to set up a campaign to Realtors in your market so you can create more referral relationships.

To implement these programs, you'll need to schedule time to do the work of getting things set up, and you'll need to schedule time to follow through, maintain, and monitor your results.

The key point here is that any of these kinds of things will require **time** to execute. If you need 80 leads a month, and last year you averaged 40, where will the time come from to make up the difference this year? It's not like you spent half your time last year playing *Angry Birds*, right?

Where is that time going to come from? However well (or poorly) you managed your time last year, you know you'll need to allocate it differently this year if you're going to create the time to generate those additional 40 leads per month.

There are so many different demands on the time and attention of a loan originator. There are phone calls and email messages, meetings, loan proposals to prepare, files to work up and turn in, details related to transactions that have to be managed. You've got to stay abreast of industry news, changes in loan programs, guidelines, and regulations. And of course you also need to find the time to market yourself, generate leads, and sell.

One of the more common methods suggested by seminar leaders and experts is "Time Blocking". You basically take a form like the one depicted below, and block out time for the various categories of activities you do, with the hope of creating a balance where everything that's important gets done (see illustration on next page).

TIME BLOCKING WORKSHEET

	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	
8:00	Return Calls & Answer Email	Return Calls & Answer Email	Return Calls & Answer Email	Return Calls & Answer Email	Return Calls & Answer Email	
8:15						
8:30	Realtor Appt. Letters	Realtor Appointment/ Presentation	Realtor Appt. Letters	Realtor Appointment/ Presentation	Pipeline Management	
8:45						
9:00	Realtor Appt. Calls		Realtor Appt. Calls			
9:15						
9:30	Client Referral Program Development		Client Referral Program Development		Realtor Appt. Letters	
9:45						
10:00						Realtor Appt. Calls
10:15						
10:30		Realtor Appt. Letters		Realtor Appt. Letters	Realtor Partner Followup Calls	
10:45						
11:00		Realtor Appt. Calls		Realtor Appt. Calls		
11:15						
11:30	Client Referral Calls		Client Referral Calls	Realtor Partner Followup Calls		
11:45						
12:00	Realtor Appointment/ Presentation		Realtor Appointment/ Presentation		Realtor Appointment/ Presentation	
12:15						
12:30						
12:45						
1:00		Loan Application		Client Referral Calls		
1:15						
1:30						
1:45						
2:00	Realtor Partner Followup Calls					
2:15						
2:30		Pipeline Management		Pipeline Management	Client Referral Calls	
2:45						
3:00			Realtor Partner Followup Calls		Plan Upcoming Week	
3:15						
3:30		Realtor Partner Followup Calls		Loan Application		
3:45						
4:00	Pipeline Management		Pipeline Management			
4:15						
4:30		Client Referral Calls				
4:45						
5:00	Plan next day	Plan next day	Plan next day	Plan next day	Plan next day	
5:15						
5:30						
5:45						
6:00						

What you end up with is your theoretical image of an ideal workweek. And while time blocking can be useful, the difficulty with it is that the *theoretical* seldom equals the *reality*, and very few work weeks turn out to be “ideal” in every respect. In other words, “stuff happens.”

Another limitation of time blocking is that it deals with general *categories* of activities, like “calling Realtors.” And *real* results only get produced by taking **specific actions** – like “*Call Maryanne Hooper at XYW Realty for presentation appointment.*”

So if time blocking only represents part of the solution, what else do you need to do? What’s the next step?

The Ruthless Rules of Reality

Reality sometimes bites, but like it or not, it’s *always* Reality. One of its inescapable rules is this: Human beings were designed with creative minds that are capable of thinking of far more things we *want* to do than we will ever actually *have time to do*. Most of us dream of getting everything done, but if it ever happens, it will be because they are filling you with embalming fluid.

Given that we cannot ever get it *all* done, we must, if we’re to remain sane, pick and choose the things that mean the most to us, and do those things first.

In other words, **we must prioritize.**

Actually, to clarify that point, we all already *do* prioritize. *It’s just that we’re not always doing it consciously.* That’s how some of us end up spending amazing amounts of time fiddling with our email or doing whatever it is people do on sites like Facebook and Twitter.

Now, here’s the tricky part: you cannot intelligently prioritize all there is to do, all you *could* do, unless and until you have all of it collected in one place so you can *see* it all. How can you find the most important task out of a hundred tasks if only 20 of them are actually on your to-do list, and the rest are scattered in your head, your voicemail, your email, your home office, and the trunk of your car?

Draining the Swamp

There's an old management expression that goes like this: "When you're up to your a** in alligators, it's hard to remember that your original intention was to drain the swamp."

Judging from my experience of the people I coach, I would say the chances are that you probably have a pretty good sized swamp going right now. You're not really going to be able to do any kind of effective planning until you get that swamp drained. There are too many alligators hidden inside those piles of paper, and in your head.

Our goal here is to drain the swamp and keep it drained, because when *your* swamp is drained, the alligators have to find somebody else to bother. We want to create a system simple enough that you can use it right away, and effective enough that you'd never want to *stop* using it.

I have been focusing on productivity, time management, goal setting, and planning for nearly 40 years - both as tools for managing my own businesses, and, as a coach, for helping my clients to become more productive. So I have read more books on these subjects than I can count, and almost everyone who has written seriously on any of these subjects has at least one important contribution to make. What follows comes from a variety of sources, but I particularly want to acknowledge David Allen's book, *Getting Things Done*, as well as Dr. Charles Hobbs' book, *Time Power*.

Step 1 is to have a single place where you collect everything that requires action. For some people, an in-basket will suffice; others may need a dumpster (kidding). If it requires action, or you think it might, or you don't know what else to do with it, it goes in the in-basket. When I talk about collecting everything in one place, I mean everything, not just paper. So you don't just put the stuff on the top of your desk and credenza in this in-basket, you go through your email and identify every email that requires action on your part. (Trash or file the rest.) Put a list of emails requiring action in your inbox. Do the same thing with voicemail - write any calls that need to be returned on a list and put the list in your basket. Finally, you need to spend at least a good half hour of uninterrupted quiet time emptying your head. Anything you can think of that you need to do, want to do, or might want to do, write it down and put it in your basket.

Step 2 is to deal with the contents of your in-basket. There are 5 possible actions to take with the items now in your in-basket:

1. Throw it away. If it isn't important enough to act on or save, throw it away.
2. File it. If it's some kind of reference material and you need to save it so you can find it later, file it.
3. Do it. If it will take 5 minutes or less to do, go ahead and do it right now.

4. Possible Later Action File. David Allen, author of *Getting Things Done*, calls this a “Someday-Maybe File”, The idea is to have a file folder where you put ideas that you may want to take action on later, and put all these kinds of items in this folder. For this concept to work, you have to periodically (at least once a month) review everything in this file and decide whether to move any of these items up higher in priority – to the things you will now schedule for action (see step 5 in this process) – or whether you will leave it in the Possible Action folder, or throw it away.
5. Schedule It. If it doesn’t fit any of the 4 previous categories, the item is something requiring action that will take more than 5 minutes to complete, and is of high enough priority to put it somewhere on your schedule now. This category is so important that I’m going to expand on it further:

Dealing with “Schedule It” Items

By process of elimination, you’ve dealt with everything else, and what remains – your “Schedule It” or “Action” items – are your highest priorities.

If you look at these items, you’ll notice they all fall into one of two categories: they are either **Tasks** or **Projects**. A Task is a discrete, clearly defined action that you can complete in one step, while a Project requires two or more steps to complete. And here’s the problem that ruins the productivity of so many loan officers: trying to treat projects as if they were tasks.

An example of a Task would be: *Call Maryanne Hooper at XYZ Realty to schedule a presentation appointment*. It’s a simple task, it doesn’t require you to have done anything else first (i.e., no prerequisites), and if you see this task on your calendar/daily schedule you’d know exactly what you need to do to complete it.

Here’s an example of a Project: *Prepare a Sales Presentation for Realtors that will result in them giving me referrals*. Clearly, you can see that this is a Project -- it will require multiple steps to complete. And it is highly unlikely that a loan officer with all the responsibilities you have, would be able to create the conditions necessary to complete a Project like this in one sitting. You have too many other things to do, and you’re subject to way too many interruptions in the course of a normal work day. If you place this project into your schedule as if it were another Task, when the time comes to do it, you will immediately be overwhelmed by it. You won’t know where to start. You’ll be tempted to procrastinate. Right about then, your phone will ring, or somebody will stick their head in the door with a question, or you’ll be possessed by an irresistible urge to check your email. And you’ll be toast.

So if the item you’re looking at is really a Project, take a sheet of paper, define the project on the top line, and write down some specific things (Tasks) you would do to get started on this project. You don’t necessarily have to map the

whole thing out right away; just get some ideas down on paper. Take the piece of paper and any accompanying materials that go with that project, and put it in a “Projects” folder that you’ll keep somewhere very accessible. Then take the first Task (or the first few) and put them with the rest of your tasks to be prioritized and scheduled. Make sure you tag them with your project’s name so you’ll remember the larger purpose behind why you’re doing those tasks.

If you follow this system, the only things you will be putting into your Daily Schedule/Calendar will be Tasks (Calls, To-Do’s, and Meetings), which is a good thing, because Tasks are things you can actually do. All of your Projects will be in your Project Folder.

Getting Your Tasks Prioritized & Scheduled in Your Calendar

At this point, you have an inbox with nothing but Tasks in it. Your Tasks may be on individual pieces of paper(attached to related paperwork or a file), or you may have a bunch of them on a to-do list, or a combination of both.

What remains is for you to get them into something that will allow you to see all of them at once so you can prioritize and schedule them.

My personal preference is ACT!, because it was designed by and for salespeople, in its later versions it’s also a fully functional and highly customizable CRM program, it’s a database that holds all your contacts and allows you to customize fields any way you want, it automatically maintains a history of any activity related to a contact, it has a Task List View that lets you see everything you need to do on one list (which you can filter any way you want), and finally it has a Calendar View that gives you a visual representation of your workday. When you schedule Tasks for a particular day and assign them estimated durations, the Calendar View lets you easily see how much of that day is already fully scheduled and how much time is available to schedule additional tasks.

But that’s just my preference. There are other options too. You can accomplish some of the same things with Microsoft Outlook. Or you could design a spreadsheet for your task lists and use a simple Calendar program to move tasks from the master spreadsheet to your calendar. Some CRM programs have calendars, and if you can figure out a way to schedule Tasks that aren’t drip campaigns, you could make that work.

Hey, if you’re really old school, you could even use a paper system like the DayTimer. Use whatever you’re comfortable with, as long as it works for you.

Whatever method you’re using, go ahead and enter all your Tasks from your inbox into your system. As you do this, also give each Task a Priority (like High, Medium, or Low), and estimate the time it will take to complete the task. (Note:

if a Task is going to take more than 1 hour, you should seriously consider whether it's really a Task, and not a Project.)

Now you can sort your Task List by Priority, so that all the High Priority Tasks are at the top of the list. Ignore the Medium and Low priority items for the moment and just focus on the High Priorities. This should be a much more manageable list. Find the Task on the list that has the highest payoff, and/or the highest urgency, and schedule it in your Calendar for a specific day and time. Then go back to your Task List, pick the next most important item, and schedule *that*.

I plan my schedule a week at a time, and I do my planning on Saturday mornings for the upcoming week. This is my time to reflect on where I stand relative to my goals. It's a time to open my Projects folder and add new Tasks from my key Projects to the upcoming week's Task List. It's also a time to brainstorm new ideas that popped into my head during the previous week (I write them down when they come to me and put them in my in-basket). I always run out of time slots before I run out of tasks. When that happens, everything left over gets deferred - at least until the following Saturday (by which time I will, of course, have accumulated *additional* tasks that will need to be added to the list).

But I know that the tasks I have scheduled for the upcoming week are the most important, highest payoff things I can be doing. I know that, because I have looked at everything I could be doing, and picked the things that mattered most to me. This gives me tremendous peace of mind, because everything is in my system and accounted for, and nothing has been forgotten. I sleep like a baby at night.

When I start my workday - any workday - I go into the office and open my calendar. My schedule is completely filled out. I don't have to think about anything other than the next thing on my schedule, and I don't have to make any decisions about what to do next. I am in full-on Action Mode, completely focused on the task I am working on right now. When I complete it, I don't waste any time trying to figure out what I should do next. I just move on to the next task on my schedule.

Interruptions

Like everyone else, I do get interrupted by unanticipated problems and opportunities. When these things happen, all I have to do is decide which is more important: the thing I had already scheduled, or this new thing? I make my choice and move on. In this way, I will routinely complete 75-150 tasks in a typical workweek. Each one of them moves me closer to one of my high-priority

goals in one or more of the areas of my life that matter most to me: income, professional development, family, civic/community work, health & fitness, spirituality, etc.

Some people think this means I'm an unusually disciplined person. The truth is, I am by nature one of the least-disciplined people I know. But about 30 years ago, I just got tired of being disappointed with the results I produced. I use this system because it makes me happy. I would no more stop using it than I would leave my house without my pants on!