

# #113: Why and How You Want to Do a Time Diary



## Full Episode Transcript

With Your Host

**Debbie Sassen**

## #113: Why and How You Want to Do a Time Diary

You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 113.

Welcome to *The Jewish Entrepreneur Podcast*. I'm your host, Debbie Sassen. I went from being a financial adviser, author and chronic underearner to building my business to six figures as a financial planner and money mindset coach. And then, on to multiple six figures as a full-time money and business coach.

I help entrepreneurs create money making businesses and build wealth, using sales and money mindset strategies in alignment with authentic Jewish values. Now, let's dive in to today's show.

Hello, my friends, and welcome back to the podcast. Today, we are going to talk about time diaries and why you want to keep a diary of your time and where it's going.

But before we jump into time diaries, I want to let you know that if you have not yet downloaded my Money Mindset Workbook, you really should do it, because it will give you such an amazing awareness of what you know about money; what you understand, and also how your family-of-origin stories or the way you were brought up to think about money and handle money.

All of that is influencing the way you interact with money today in your business, the way you receive money. Do you issue your invoices straightaway? Do you pay your vendors straightaway? If you sign up for a coaching program, do you pay your coach straightaway or do you wait till the last moment, or maybe even get a reminder that you owe and you have to pay when you get the second or third or fourth request?

If you get an electricity bill from the electric company, if you don't have it on autopay, do you also push that off to the future? Sometimes we just don't want to engage with money, and so we push it away. We push away money also, when we are thinking about our prices. Is it time to raise our prices, or should we keep with the same price? There's this kind of icky, squidgy feeling around money.

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You want to download the Money Mindset Workbook. Go to my website, [DebbieSassen.com/mindset](http://DebbieSassen.com/mindset). You have several pages there that will give you some checklists, some are just writing down your memories and then rewriting them. But it gives you such an awareness of how you're relating to money today.

Business is all about money. Money underlines every single thing we do in our business. Today, that's exactly why we're going to talk about time, because time is an even more important asset than money. Because time is a non-renewable asset.

Money can be invested, money can grow, money can compound in your business, you can raise your prices exponentially, sort of have a quantum leap in your income in your business. But time? Once today is gone, it is gone.

In the last week, my husband and I had a real wake up realization. I mean, I think we have it all the time. But in the last week, we have been to one funeral and we have made four condolence calls. Now, I'm not going to get all like down on you, that is not the goal of this podcast. But I want to speak to you about one of those condolence calls... or as we say, in Hebrew, a shiva call.

When somebody loses a parent, a spouse, a child, a sibling, we go to the burial, and afterwards, for seven days, we sit on low chairs. It's called a "shiva call" because "shiva" is from the number seven. You receive visitors who come to pay their respects to you, and really help you during this very, very challenging time; the first week right after you lose a loved one.

And so, in the last week, we have been to four of those. In one of them, a friend of mine... We're the same age. She's just a few months older than I am... lost her mother. Her mother's just a couple years younger than my dad, probably also a little bit younger than my mom would have been. My mom passed away nearly 10 years ago, as I'm recording this.

It wasn't something that my friend actually said, but the most beautiful comment was said by my friend's niece, a granddaughter of the woman

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who passed away, the *nifteres*, which we say in Hebrew. When the family came back after the burial, and the granddaughter's father, the son of the woman who passed away, came into the house...

It had been a rainy few days, so when he came into the house there was a little bit of mud on his shoes, on his Crocs. He asked his daughter if she wouldn't mind just rinsing off his shoes for him. He didn't press her, like, "Hey, please do this." But he just asked, "Would you mind doing it?" This girl, by the way, she's not even seventeen yet. She's young, and she just has so much wisdom inside of her.

She was saying her thoughts at that moment, "Wow, we just buried my grandmother, and here I have this opportunity to honor my father. Life is so short." Friends, we're talking about a not-yet 17-year-old, right? We kind of live our lives, and we think that the future is open to us, that we have so much time.

And here's this beautiful young woman who is realizing the truth of life, that we don't have so much time here on Earth. Somebody else might use this as an example of, 'Go hug your kids. Go call your dad, your mom,' whatever; do all of that.

But the awareness that we don't have time, that once time is gone, it's gone, it is so important. And it is so important for you as a business owner, especially if you're like me. I have a large family, thank the good Lord. I have a large family; my eight children, my 16 grandchildren. I'm really, really, so grateful for that.

That means that the time that we put into our businesses, we have to maximize that time. That is why you want to do a time diary; you don't want to squander your time.

There are so many people. It can be phone calls that are just coming your way, or there's social media, and this ping and that ping and that notification, and why don't you go to answer this comment here and there, right? We use social media as a way to market our business, engage with other people and create relationships.

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But you really have to think to yourself... If you're on social media, not all of my clients are. It's fine if you choose not to. I totally, totally understand why you wouldn't be on social media. That dopamine effect is real, and you just want to go back to it all the time.

But if you are, choose wisely. You don't need to be omnipresent. You don't need to be on every single social media platform. Choose the place that you want to show up, just be in that place and let the other ones go. Use your time wisely. I have a virtual assistant who helps me to post on other platforms.

Look at your inbox. Look at how many emails you're receiving on a regular basis, and unsubscribe; not from my email, of course, if you really want to be on my email list. I'm just telling you. We're just friends, right? But really, you don't need to be on every single email list in the industry.

If you have signed up for the email lists of your competitors, put a pause on this podcast and go unsubscribe right now. Do not stalk your competitors. You want to keep your brain clear, so that you can come up with great ideas that you can use to serve your people. Don't have everybody else's ideas in your brain.

If you're working with a coach, delete the other emails from other coaches. Because your brain is just going to get scrambled. "She said this... He said that... I really don't know what to do." If you've found yourself a coach that you love, that you follow, just follow one person.

If that coach is already way ahead of you, or even a little bit ahead of you, and they know what they're doing, and you've chosen to put yourself in their world, just follow their world. Because there's more than one way to grow your business. Just follow one path until you decide that that path is no longer working for you.

And of course, you have to be introspective and try and figure out why. Is it because you're not doing what you're supposed to do? Because things in the industry have changed? Because your business has pivoted a little bit?

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But really your focus needs to be on what's going to get you to grow right now.

Follow the one direction that you are following. Just keep working down the same path because otherwise, you're going to continually be spinning in your head and wondering, "Maybe that is the way to do things." You're just going to be confused. Don't let yourself be confused.

But let's just get more specific; because I've given you some more general ideas. How do you do a time diary? Really, a time diary is the same thing that you would use if you wanted to track your food. You want to lose weight, you want to know exactly what you're eating, so you would write down your food during the course of the day, the week, the month.

That tracking will give you an incredible amount of awareness on, "Oh, now I understand. I really thought it was because I'm older now. I'm in midlife, and my metabolism slowed down. But now, I see that I've been noshing candies or nuts, or something like that in the afternoon, maybe eating at 11 o'clock at night."

Once you're tracking, it creates a lot more awareness around what you're doing. And when you see your own habits, that gives you the exact tools and information that you need to make the change.

Same thing with your money. If you have no idea where your money's going... This is fascinating, I was recently speaking with someone, and I asked her, because she said she and her husband are not making enough money, I asked her what's happening, and she really didn't know.

She needed to spend it on a few things she knew about; they have a new baby in the family. Of course, diapers and whatever, I understand that that's going to be an added expense that you didn't have.

But the way you have information around your money, is to look at where it's going. Because we forget. We just don't remember things. Our lives do have a lot of inputs coming into them, and you can't remember every time

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you went and bought takeout, every time we just stopped into the market and buy yourself some chips or some snacks or something like that.

You just forget. Not because you're bad. Not because anything's wrong. But if you really want to know where your money's going, track it. It will give you a lot of information.

Similarly, if you want to figure out where your time is going, and I gave this exercise to one of my clients this week, I said, "Don't work on anything else in your business." She has a lot of things going on, a lot of plates spinning. I said, "For the next two weeks track your time every half hour. You're going to do a time diary. Because you want to know where your time is going. The only way you can make changes is if you know where your time is going."

Maybe that's not true. You can make changes without knowing where your time is going. But the awareness is just data. It's raw data. It's the numbers that you're going to be able to use. "From 9:00 in the morning till 9:30, this is what I was doing. From 9:30 until 10 o'clock, I was writing the outline for a podcast. From 10 o'clock until 11 o'clock, I was working with a client. From 11 o'clock until 12 o'clock, I got up, I took a break, I walked around, I scrolled social media, I went downstairs, and I did some laundry."

I'm making this all up, by the way, but you get the idea. We think that we're using our time efficiently all day long, and then we wonder at the end of the day, "Where did my time go?" If you want to know where your time went, write it down.

Because that's how you're going to be able to sift through and sort through all the activities of your day and make changes, once you understand what is going on. First of all, as you track, you're going to have that awareness right then and there. And, we're usually much, much more careful.

Many, many years ago, probably 15 years ago already, I gave a live workshop... I'm going back to money, by the way. I gave the people in this live workshop... This was before Zoom, before webinars, before we were doing everything online, before podcasts. I gave the people in the audience an exercise to do.

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I said, "Track your money for the next month. Figure out where it's going." I didn't have another workshop that was scheduled a month later, so I don't know how many people really followed my advice and did it.

But there was one woman, she wrote me an email afterwards, and she said, "My mind was blown when I saw where my money was going. I actually made a connection. I noticed that every afternoon, as I was getting low on energy, I got up, I left my office, I went outside, I went to the snack bar, and I bought myself a candy bar. It made such an awareness in my mind that my money was going to the candy bar. It was so clear to me why I had been gaining weight."

She put the money and her health together; she eliminated the candy bar. Then she was able to really get back on track with two things in her life, just by tracking her money for the month. She was so grateful to me. We stayed in touch here and there over the years, and I was involved in something in her business a couple years ago.

But that is the awareness. That's the awareness that you want with your time, to really understand. When you have to write it down... By the way, nobody's looking at it, so you don't have to be shamed or embarrassed. You just have to make the commitment to do it. That's really the hardest thing.

You will learn so much about yourself. Maybe you thought that you were going to just take a half an hour break for lunch, and then two hours later you came back, because you got distracted doing things all over your house; cleaning up, making your beds.

I had a client recently tell me that she couldn't figure out where her time went. Then she said, "Oh yeah, I went shopping, I went grocery shopping in the morning." I was just curious so I was like, "Why are you going grocery shopping in the morning? That's the time that you're supposed to be working in your business." "Well, I just had a couple of things to do."

Lo and behold, the grocery shopping took two or three hours, by the time she filled up the car to do the shopping for the week, brought it home, and



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put it away in the cupboards. There were three hours of her workday that were shot, and shortly thereafter, her kids were coming back home from school for the day.

That is why you want to be able to write it down. Not to say to yourself, “Oh, you were such a terrible person that you went to the grocery store during the morning hours when you were supposed to be at work.” It’s just to know, “Oh, this is a habit of mine.” If you do it once in a blue moon, fine. But if you regularly notice that you're supposed to be working during working hours.

Just imagine that you went out of your house to an office, working for a boss, and you're getting paid a monthly salary for working for somebody else. You would not routinely go shopping during the morning hours. You would wait to go shopping for the afternoons, when you got home from work. Maybe you take your kids, pack them into the car, and go to the supermarket.

I can't think of anything worse than that. That's not true. But you know what I mean. I never loved shopping with my kids; going with me to the supermarket. I love them dearly, but it was much better, much quicker, and we spent way less money when we didn't go shopping with the kids. So, there's just a tip, don't take your kids to the supermarket, you'll spend more money.

So, if you are doing your household tasks and chores during the morning hours, and the early afternoon or late afternoon hours, when you have actually had in your mind... You might never have written down in your Google Calendar or in your paper calendar that you are going to be working during these specific hours of the day. From, let's say, nine until four, or nine until two; it doesn't matter. But we want you to know where your time is going so that you can make changes.

Then, when you have that awareness, you can see, “Oh, I spent 17 hours during this week doing emails;” I'm making this up. But you know where the time is going for emails, for social media, for actually working with your

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clients, being in a meeting face to face with your clients. Or how many hours you spent preparing content to give your clients, or how much time you spent writing emails, how much time you spent on social media, how much time on your billing and the administration for your business.

Your business has the admin tasks that don't go away. You have to monitor what's happening in your bank account. You have to pay your taxes. You have to be reporting to your accountant. All of these administrative activities also need to happen in your business, and they also take time.

And so, you want to be able to sort out your daily and weekly and monthly calendar, to make sure that all of these business tasks are getting taken care of. And not that you push them off and push them off because you're going out chatting with your girlfriends, or you're going to the coffee shop, or you're going for exercise during the morning hours.

I mean, I think it's great. One of the things that I love doing, because I can make my own schedule, is that one day a week, I actually do go exercising at 9:15 in the morning, and the other two days, are at 7:15. But there is that one day, at the end of the week, Thursday, thank God, when I'm tired from the week that I get to wake up a little bit later, and I don't start my day till about 11 o'clock. But most days I started much earlier.

Anyway, when you are doing your time diary, do it in half hour chunks of time. It sounds like a lot, and it is a lot. I'm not going to whitewash that and tell you it's easy peasy to figure out what you're doing in half an hour blocks. But it's going to give you the information that you need.

Once you have a clear understanding of where your time is going, now you can start putting blocks of time together. It will be very, very helpful, useful for you in your business, if you had certain days of the week, when you had client-facing work.

For me, that's primarily Tuesdays. All day Tuesday, I do my Wired for Wealth coaching. Then I have one-on-one clients a little bit on Wednesdays, and a little bit on Mondays. But on Sundays and Thursdays, those are the days that I can do more administrative tasks in my business.

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I can do content planning. I had a four-day sales training. I'm actually redoing that at the moment, as we speak, and I'm condensing that into a three-day training. So, I'm doing that also on my "off days."

There are days that you work in your business, those are the days that I'm doing client-facing work. And then, there are the days that you work on your business, and those are the days that you do activities that will help you grow your business over time.

That's how you want to divide up your days, your weeks, so that you can spend your brainpower with clients on certain days, and brainpower on growing your business on other days. It's just a different part of your brain. It's beautiful to be able to separate those activities, not switching all the time and zigzagging between client-facing/administration, client-facing/content creation, client facing/... It's just harder for your brain to do the switchbacks all the time.

Then you want to look at all of the activities that you are doing in your business, and figure out which of those activities must be done. So many times we think we have to do things, and we really don't. We can just delete them.

I'm going to give you four D's: They're the things that you can Delete, the things that you can Delay; they don't have to be done this week, they don't have to be done this month, they might even wait until the second, the third, or the fourth quarter of the year. Some activities might wait until a year from now. Not everything has to be done immediately.

We want to put things on the side that don't need to get done to later, and not even let our brain wander over and think about them. Just let them go. So, we're going to Delete things, Delay things, Delegate them. Are there other people that can complete the tasks for you? Do you need to bring an assistant on to your team?

Do you need to bring somebody else who can help you write copy? Or someone who can help you design your graphics for social media? Who can you bring on to your team? Delegate out the things that you are not

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uniquely designed to do, it's not your zone of genius, and you can give it to somebody else to do.

The fourth thing is, Do it now. Just imagine you're reading your emails, don't just leave things there. Read it and act on it, read it and act on it, so that your inbox isn't filled with 6,000 emails. Then when you want to get something that you remember somebody sent to you six weeks or six months ago, you're not even sure and you have to scroll through tons and tons of emails to find it.

Take care of things in the moment, especially things that when you're doing the admin tasks for your business, they only take two or three minutes. Most things don't take that long. So, when you're thinking of something, do it now, don't delay.

Now I'm just circling back to the beginning, remember that our time on this earth is limited. We don't know when the end is going to come. I don't want to be morbid about it, just realistic. But the time that you're in the business, be in your business, and really be focused.

The last thing that I want to say about time, is that we really waste time thinking so much about what other people are going to think about us in our business. Right? As we're growing, as we're showing up or getting more visible, many of my clients are just worried about what other people are going to say. "What are they going to think of me? How are they going to judge me? I'm afraid of criticism. I'm afraid of rejection."

Really, if you have a business idea, and you're working in your business, you're serving people, and you're getting good feedback from your clients, go serve your people. Don't worry about what the naysayers are saying. I know it feels uncomfortable. It feels really, really raw to get negative feedback; to have haters hating you. But don't waste your time.

There are so many people in the world, and not everybody in the world is going to be your person. Your people are waiting for you to show up. Let the haters be the haters. Let the people who love you, love you. And go

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serve the people who are loving you, and want to work with you, and want you to show up and serve.

That's where your time should be going, serving your people, charging beautifully for the work that you do in the world., and keeping yourself focused. Use your time effectively. Use your time efficiently to serve the people who want to work with you, and just forget about the rest.

Because that's the way you're going to maximize your time here on Earth, maximize your time in your business, and really make the impact that you are here to make with your God given gifts.

I'm asking you to do a time diary, and notice where your time is going and if you managed to get done the things you say you want to get done, during the course of a week, a day, a month, a year... I think I didn't say that in the right order. But who cares, right? Because you have so much to give.

When you use your time to your best ability, when you invest your time in your business properly, for growth, compound growth, exponential growth... because you can get an exponential return on your time when you use it well... that's the way you're going to serve more people and make more money. You're not going to burn out, and you're not going to sacrifice your relationship with God either.

All right, my friends, that is what I have for you today. If you have not yet downloaded my Money Mindset Workbook, go to my website: [DebbieSassen.com/mindset](http://DebbieSassen.com/mindset). Download your Money Mindset Workbook and just see what new and interesting things you uncover about your relationship with money.

I will see you next week on the podcast. Bye-bye, for now.

Thanks for listening to *The Jewish Entrepreneur Podcast*. If you want to stop underselling and underearning and close more sales, you need to clear the limiting money beliefs that are sabotaging your business growth.

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Head on over to [DebbieSassen.com/mindset](https://DebbieSassen.com/mindset) and download my free Money Mindset Workbook. Uncover and dissolve money blocks, like hundreds of other entrepreneurs who are now building six-, multi-six-, and seven-figure businesses and creating true financial freedom.