

# #115: Time Management 101



## Full Episode Transcript

With Your Host

**Debbie Sassen**

## #115: Time Management 101

You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 115.

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. I want to wish you a happy February. I love February for so many reasons. First of all, my husband and I got married in February. The day after I record this podcast is actually our anniversary, on the Hebrew calendar. Our 34th anniversary, on the English calendar, is February 18th.

So, that's why this month is always very, very special for me. We also have one of our married couples that got married in February, so that's kind of fun. And my daughter reminded me today, that she and her husband had their first date in February, on the same day as our anniversary.

It is such a beautiful time for the Sassen family. This year, to celebrate our anniversary, and also our 60th birthdays, which happened six months ago, but we couldn't get all the family together, my husband, Jonathan, and I are taking all of our children and our grandchildren away for a long weekend; Thursday, Friday, and the Sabbath.

We're going to a very large villa near us here in the town of Beit Shemesh in Israel. It has, I don't remember how many beds, maybe like 70 beds, maybe I'm wrong. But anyway, there was more beds than we need, even if our family altogether is more than 30 people, including all the little babies; the youngest of which is seven or eight months old already.

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We are going to have such a wonderful time together. There's a pool, barbecue, the kids are doing all the cooking. My husband and I rented the place, this Airbnb, and the kids are doing all of the hard work. It's very easy for me to just make the reservation. It's going to be such a beautiful time of bonding, of us spending good quality time, all of the kids together.

And an unusual circumstance, because if my kids come to my house, I can only really host two or three families at the same time. Maybe for a meal, I could do all of them. But if you wanted us all together for three days, it would be so loud, such commotion... Beautiful, we're so, so blessed. And it's just so nice that we get to go out of our house to a much larger space with outdoors.

February is also the time that the lupins... in Hebrew, they're known as turmusin... are in bloom with beautiful purple flowers. They haven't started yet, but it's a time when the days are starting to get longer. Sometimes we're blessed with warmer days, especially in the area of the country where I live, and we can go out hiking and see the beautiful flowers that are blooming.

It's a great time to really start thinking about spring. We start seeing red flowers coming up. There's something called "the red wave," and it's just such a beautiful time.

I learned something new this week. February is also National Time Management Month. Now, I never knew that there was such a thing. But a friend of mine told me, and I said, "That's perfect." I have been speaking on our podcast for the last few weeks about different issues related to time management.

We talked about doing a time diary, where you mark down in half an hour blocks, everything you're doing with your time. Last week on the podcast, I spoke specifically about self-sabotage, and how when you are avoiding doing hard things in your business, you tend to self-sabotage and numb out by scrolling, shopping, eating, doing all sorts of activities to procrastinate and not do the thing that really your higher Self wants to do.

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So, today, on the podcast we're going to speak specifically about time management 101. We're going to get it down to the three simple steps. It's really simple, not easy, but I want to eradicate complexity with time management.

As a mom of many, and my personality in general, time management has always been a challenge for me. I remember when I joined my first business coaching program many years ago already, and my coach said to me, "Debbie, you have to be fierce about managing your time." That was a statement that she made, but she didn't really tell me what that meant or how to do it. So, I didn't really progress in my time management.

Then I remember being in a Facebook group... it was a free Facebook group at the time, it doesn't exist anymore... all about productivity. And the one thing that I remember the leader of the group was saying was to use the Pomodoro app. Which means that you block out time, 25 minutes at a time, you get things done, and then you rest for five minutes, take a break, get up stretch, go to the bathroom, get yourself another cup of water, a cup of coffee, and then come back and set your phone again for 25 minutes.

Now, I could do that. In fact, I actually found that my rhythm was much better for 45 or 50 minutes at a time. But that's just one little part of managing time. So, we're going to talk today about the three basic steps that I really wish that I had known 10 years ago.

Actually, I think that I really wish that I had known about it when I was in school. If somebody had explained the simplicity of managing time, I think I would have gotten it so much earlier. But I'm getting better at it, and life is always about growth.

So, we're going to start where we are. I invite you to start where you are, and we're going to continue from there. The first thing that I want to say is that "time management" is a misnomer. It's not the right way to look at it, because we don't manage time. Time is 24 hours in a day, 60 minutes in an hour, seven days in a week. Time just is. The world keeps turning, time keeps going on.

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You can't do anything to manage time; it is always going. Only Joshua was able to make the sun stand still in Jericho thousands of years ago. But the rest of us, we don't have prophetic powers and so we don't manage time. We have to manage our minds.

It is the way we are thinking about time... And we have talked about the think-feel-do cycle... it's the way we think about time which fuels our feelings, and all of our feelings drive our actions. But we're going to get there. I just want you to really realize that there is no such thing as "time management," there is mind management around time. That's number one.

Number two is that time is a very precious resource. Once it's gone, as I said, the world keeps turning. And once time is gone, it is gone. And I want you to imagine that you had that literal pot of gold. Someone came to you and had a pot of gold and said, "Here, take this pot of gold." Or someone asked you to put out your hands, and they filled up your hands with beautiful, gorgeous diamonds.

When you have these precious resources, precious gemstones, or precious metals in your hands, you don't squander them, you protect them. In fact, you so much protect them that you want to make sure that they are near you all day long. And you're not just like opening up your fingers, and the diamonds are just spilling out of your hand. And the gold is just oozing right between your fingers.

If you got to the end of the day... We do this with time. We're like, "I don't know, where did time go?" But can you imagine with your pot of gold, or your hands full of diamonds, "Diamonds, I don't know where they went. It was such a busy day. I don't know what happened." But that is the casualness with which we treat time, which is such a precious resource. Once it's gone, it's gone. It's nonrenewable.

So we want to really think about time differently so that we use it effectively, we use it efficiently. You have your business and the people you're here to serve, you have your family and you want to serve them.

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And of course you want to take care of yourself, you're the CEO of your business, you want to exercise and eat properly. You want to have relationships with your friends, with your family. So, we want to make sure that the way you are managing your mind around the 24 hours in your day is going to be the most effective thing possible.

So here are the three steps that you need to know about time. Number one is that you need to manage your mind. Time is really about your mindset. It's about your thoughts around time.

The second part of time management is calendaring, or time blocking the activities in your calendar. The most successful people don't have to-do lists. If you have a running to-do list... I actually have to say that my husband is probably the exception to the rule.

He has a to-do list, and he can go through to-do list check, check, check, check; he gets things done in a way I have never seen anybody get things done. He just has a little, teeny 2x2 square of paper, he puts all his things on it, and he gets it done. And his inbox is not zero, but there's only five or six items in my husband's inbox. He knows how to categorize things, organize things, and get things done in a way that I can only hope, that after another two or three or 10 years I can get to.

But most uber successful entrepreneurs are not walking around with little pieces of paper in their pocket, with their to-do list, they are putting their items, their tasks that they want to get done, into their calendar, and they throw away their to-do list.

And then the third piece of time management, or you being the one who's in charge of your time, is that when the activity comes up in your calendar, when it's like two o'clock in the afternoon, and your calendar says that you're supposed to record a podcast, that you actually do the thing. And that's where more mind management and your emotional maturity, your emotional resilience, is going to come up.

So let's talk about these three areas; your mindset, your calendaring, and your sticking to your calendar. And how you can use each of these three

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areas and improve. We aren't going to expect that you're going to have immediate results. There is no instant gratification. If you have spent 20 or 30 or 40 years managing yourself around time in a certain way, you can't expect overnight success.

What we do want to do is see little changes, little teeny tiny changes. In the past month I've mentioned James Clear's *Atomic Habits*, right? We change our habits around time little by little by little; tiny habit changes.

Okay, so let's first talk about your mindset around time. So many of us are walking around thinking, "I don't have time. I don't have time. There's not enough time. I have so much to do." You can hear in my voice there is a frenetic energy around time, and there's scarcity around time. We believe that we don't have enough time.

Again, there is just the amount of time that you're here on Earth, and then there are all of the things that you want to get done, including your business, your personal life, your family, life, your hobbies, etc. The time just is. And when we switch the way we think about time, not that there's not enough time, but "I have plenty of time. There's always enough time. There's always enough time to get the things done that I choose to get done."

When you believe that there is enough time, rather than there's not enough time, you're living in the abundance of time. And emotionally, you're in a very different place. Something that I love to say to myself is, "Time bends for me." It's sort of this meta relationship with time, that I can actually make time do different things.

In fact, recently, I was speaking with my accountability buddy. I had a very full schedule that day, and we were reviewing it together, the things that I wanted to get done. And then right after that, I had a client cancel on me. I said, "Yay, I have another hour." He said, "Look, you're manifesting time."

It wasn't that I was so keyed in and believing that time bent for me, but it was just nice that I was able to... I mean, I had to reschedule that client meeting... But on that day, it was very useful to get another hour back.

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Again, the way you think about time, if you're thinking that you don't have enough time, then you're going to end up wasting time. Because rather than feeling that scarcity, you're going to end up self-sabotaging. Rather than sitting down to get something done, with this frenetic energy coursing in your body, you're going to go to the refrigerator and look for something to eat.

But when you believe that you have enough time, and you can get things done, you're just so much calmer, you're more relaxed, that gives you space in your brain to think clearly, to think logically, to think creatively. And you definitely can get more things done. So, really notice how you're thinking about time.

And if you notice yourself in that pattern of 'I don't have enough time. I don't have enough time. Oh my gosh, how am I going to get everything done?' Take a deep breath, and start training your mind to think differently. Think, "It's possible that I have enough time." You might not yet be at the stage where you can think, "Time bends for me."

I remember the first time I heard that statement from a friend of mine, whose name was also Debbie. I was like, "What?" It just made no sense to me. And then I had to go and visit someone and we ended up having a longer meeting than we originally expected. I had to get home, back to my home office, to have another meeting with a client. I remember thinking the whole way home, when I was driving, "Time bends for me. Time bends for me. Time bends for me."

It was fascinating, I got every green light. You know, when you're in a hurry, and you normally hit every red light and it's so frustrating? I just kept thinking, "Time bends for me," and I got home five minutes before my meeting started. I was able to put my things down, have a drink, get myself settled in my chair, and show up for the meeting on time. It was absolutely fascinating how that worked.



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But if you're not yet at the place where you can believe that, just start teaching yourself to think, "It's possible that I have enough time. It's possible that I can get everything done that I need to get done today."

Number two is time blocking, or calendaring, the things that you want to get done. I'm going to be very specific here. When I say 'the things that you want to get done,' we're not going to be fuzzy about what we want to get done. We don't want to put activities in our calendar, like work on podcast, work on blog, send email to list.

Those are just activities that you can do, but it doesn't give your brain direction. You have to put into your calendar the activity that you want to complete, the result that you want to create. For example, this week. I had in my calendar, among other activities, I had:

Pay home insurance for 2024. I had an email in my inbox, I sent to the guy "Please, call me." He called me, I gave him the credit card number. And then two days later, I still hadn't received confirmation. So, I sent the email back... By the way, did the credit card go through? Yes, everything is fine. But you want to put the result in "pay home insurance for 2024."

For the podcast, I have in my calendar: Outline podcast. So that I will know that I'm done when I actually have an outline of the things that I want to say on the podcast. And then the second time block would be: Record Podcasts. I would put probably an hour for the outline, and an hour for the recording of the podcast. Because after I record it, then I upload it to Dropbox, and I let my team know that the recording is ready for this week.

This week, I have also been working on a few different trainings that I will be offering in the second quarter of the year. So, I'm doing a sales training, I'm doing a money healing training, I have been recording some audio recordings, and I have been editing some videos. Those activities were in my calendar.

What was interesting, is that I noticed that the video editing was taking me longer than the block of time that I had set aside. I have six videos that I wanted to edit. Actually my assistant is editing them, but I'm putting the

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marks in what things I want to leave in and what I want to cut out. I thought it was going to be a two-hour block of time.

But in that two-hour block of time, I didn't get all six videos done. And so, I have two left, and I will have to reschedule that into my calendar next week. But that's okay.

When you start putting your tasks, with the results that you want to create, into your calendar and you start blocking out the time, that's when you get so much information back. Because you can say, "Oh, I thought it was going to take me an hour, but it really took me two. I gave myself a two-hour block of time, but that really only took me 30 minutes."

In the beginning, when you're not yet used to calendaring your time, you don't know how long things take. So, you have to make your best guesstimate.

And it's the same way with money. If you're trying to figure out what the budget is for your family, you'll put down a number that you think is the amount of money you spend on food, what you think is the amount of money you spend on transportation, the amount that you think you spend on clothing. And then you're going to start learning exactly where the money goes in your home.

Or similarly for your business. You're thinking that you're spending a certain amount of money on marketing, on salaries, on different things in your business. And it's only when you actually estimate how much you're spending, and you look at what your actual expenses are, that you can start noticing. It's like, "Oh, I underestimated here. I overestimated here. No wonder I don't have any profit in my business."

But I digress, because today we're talking about time. When you can get your time back, you actually have more time to either rest, be creative, super think about your business and your clients, and go out and sign new clients and make more money. So, you want to know where your estimates on calendaring are on the money.

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They're not enough time, you didn't put enough of a time block in place. Or you might actually find that some of the tasks took you less time than you were hoping.

Now, the third part of you managing your time is sticking to your calendar. And this is the most difficult step. Estimating your time, it's fine, you can put in a two-hour block. In that two-hour block, you find that you didn't actually finish the task that you wanted to complete. And then your calendar says you have to move on to the next activity.

But you don't want to. You're stuck in figuring out, for example, the outline for the podcast. Or you have been spinning in your head, trying to think about what you're going to write on your emails to send out to your clients. And you notice that two hours just flitted away, and you still haven't sent the email.

But the best way to learn to manage yourself around time is when your calendar says 'stop activity,' you move on to the next thing. And similarly, if you are at lunch, and you're supposed to come back to your desk, to sit down and do the next activity, you might want to read the newspaper, you might want to go out for a walk, you might want to dilly dally in the kitchen. But you have to come back from your lunch break, to your desk, and get the things done that are in your calendar for today.

Sticking to your calendar, is the most difficult step. Because your brain is going to tell you, "I'll get there in five minutes. It's not that important. I'll finish it later." Your brain is going to have a lot of thoughts about what's in your calendar, and it's going to give you a lot of excuses for not sticking to your calendar. And this is where you learn the fine art of self-leadership.

Self-leadership is something that is sorely lacking for so many entrepreneurs. I'm not saying that in an in a negative way, but there are so many unknowns that it's very easy for us to get distracted or procrastinate. And the most important skill that you can manage, managing your brain and managing your leadership of yourself, is to actually sit down and do the

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thing you told yourself at the beginning of the week, or the beginning of the day, when you created your calendar.

You want to manage yourself so that you actually complete the tasks that you said that you were going to complete when you put it into your calendar. Because really, at the end of the day, if you don't get your things done, you're the one who's going to suffer.

And we could create all of these stories around, "No, it's okay, it's not that important. I'll get to it next week. If my clients are going to come to me, they're going to come to me. Everything's in God's hands." And of course, everything *is* in God's hands, but you have to show up and you have to do the work.

When you are an entrepreneur, when you are a CEO of a business, there are two parts of you who are working in your business. There's the CEO, who's planning, who's managing, who's strategizing on behalf of the business, and puts all of the things in the calendar. Then there's the other side of you that is the employee, who actually has to sit down and do the work.

And it's usually the employee side of you that you have to be a tougher taskmaster. You have to get that boss part of you, and make sure that employee is actually doing her work. And it's going to feel uncomfortable. Sometimes you're going to be worried that what you write in your emails and you send out to your clients is going to be poorly received. You might think that your podcast, nobody's going to listen to it.

I hope you're listening. Drop me a five-star review next time you're on Spotify or iTunes, so that more people can listen to the podcast. Thank you. That was a short shameless plug.

But anyway, it's going to feel uncomfortable when your calendar is telling you what to do. But you really have to look at your calendar, like your boss, like the CEO, and you have to sit down and do the thing. Remember to back in the day, if you ever were an employee... which I was, for many,

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many years; into my 40's. I was an employee before I left and became an entrepreneur and opened my own business.

And when you're working for somebody else, when you're working for a boss, you don't get to say, after lunch, "Nah, I don't think so. I think I'm just going to wash the dishes. I think I'm going to fold some laundry. I think I'm going to get lost down a rabbit hole of research for my business."

When you were working for somebody else you had deadlines, and there were expectations. And you showed up and you did the work. And that's the kind of mindset you want to bring into your business. "My calendar is kind of like my boss, and my calendar is telling me show up and do the work." And you want to have a no excuses attitude about what is written in your calendar.

Which brings me to a sort of a 3-A, this is the third step. Some of the things that suck our time away from our calendar are the distractions and notifications that we get on our phones. Again, like I said in the very beginning, that expectation that we should be accessible always. Right? People just expect, nowadays, that when they call you, you're going to answer the phone.

You have to start educating your people, your friends, and your family members, that you are not always available. You can't always answer the phone during a workday, because you have work to do and you have your clients who are waiting to hear from you. And if you're picking up the phone and having long conversations with friends, like coffee chats, then your clients are not getting served. You're not serving as many calls as you can. You're not impacting the world and making as much money as you possibly can.

Now, I'm very lucky because I live at home and my grandson learns at a school not far from me. So this week, I did get an emergency call from my daughter, because his carpool fell through. And so, I got myself out to go and pick him up from school. And then he hung out here all afternoon.

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So indeed, I didn't get some things planned on Sunday that I was expecting to do. But nevertheless, it was nothing. I had finished most of my workday by the time I went to pick him up at 3:30. And the rest of the things I was able to reschedule during the day.

But that's really something that you need to be mindful of, are you letting people suck your time away? Do people expect that anytime they call you on the phone, you're going to answer immediately, you're going to answer their WhatsApp messages or their Voxer messages? When you do your time diary that we spoke about a few weeks ago, you will actually notice where your time is going.

And when you calendar your time, and you put things into your calendar that you're going to get done today, tomorrow, for the rest of the week, and you actually throw out your to-do list, then at the end of every day, you can evaluate:

Did I get done what I expected to get done? Why did I, or why did I not, get done what's written in my calendar? Is it because of me? I was lacking self-leadership, and I was self-sabotaging, and I was hanging out on Instagram, or I was hanging out on Facebook, or I was hanging out on Amazon looking to buy things?

We're not judging ourselves; we just want to know what was going on. Because when you have that information, you'll be like, "Oh, I know exactly what was going on. I had to put an outline together for an email that I'm going to send out to all of my clients, letting them know about an upcoming webinar, I didn't know what to write. And rather than sitting down and forcing myself to do the hard thing, and put words on paper, I went scrolling instead."

That just gives you feedback. And now, tomorrow, when you try to sit down and write the outline for your webinar, you'll be like, "Okay, I know that my brain is going to be hard. I know that my brain is going to think that this is hard. And I know my brain is going to want to go scrolling somewhere." And

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you can start setting yourself up with the right environment to make sure that you get done what you say you want to get done.

You can just start brainstorming, taking it step by step, turning off distractions, putting your phone in a different room. There are ways that you can help eliminate distractions in your day, so that you have an easier time of managing yourself, managing your mind, and having that emotional resilience to actually do hard things.

Alright, my friends, that is what I wanted to share with you on today's podcast, time management 101. Really, there are only three simple steps to time management. They are simple, but they are not necessarily easy.

Number one is to notice your thoughts around time. Do you believe that you don't have enough time? As I did say in the very beginning, time is a nonrenewable resource. When it's gone, it's gone. But if you're always rushing and thinking, "I don't have enough time," and you're feeling very, very scarce, that's going to perpetuate the cycle of not enough time.

You really have to believe that there is enough time to get done all the important things that you choose to get done. We've also spoken about deleting things, delegating things, just getting rid of things that don't need to be done, and maybe pushing things off to the next month or two months from now.

Number two is to take the things that you have on your to-do list and calendar them in. Make sure that every week you know what you are planning to do this week. And make sure you're leaving yourself some free spaces, some time, so that if a task does go over, or your mom does call you, or you do get called to babysit for your grandson because his carpool fell through, you're not like so crunched that every single minute of the day is spoken for.

Because things do happen, life does happen. And if you give yourself some time to breathe, or some time to move things around, it just creates much more ease and flow in your day, in a structured way. I don't want it to be easy and flowy, and all over the place. We don't want those diamonds

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falling out of your fingers and that pot of gold tipping over. But you want to make sure that you do have a little bit of a buffer zone with extra time, and you're not scheduled to the minute.

And then the third thing you want to make sure you're doing, is keeping to your calendar. Because you're going to sit down, you're going to open up your calendar and you're going to look at it... Or maybe you're going to sit down and not look at your calendar, you're going to go and sift through your emails.

Put time on your calendar to look at your emails. Put nine o'clock in the morning, one o'clock in the afternoon, five o'clock. You can just put three 20-minute time blocks of time, or 10 minutes, when you're going look at your email. But don't sit down at your computer and just start scrolling through your emails. Time will fritter away faster than you can say, "Jack Rabbit."

So you want to make sure that you are doing the things that your calendar is telling you to do. Your calendar becomes your CEO, and you're the employer doing the things your calendar says that you should do now.

And then, of course, at the end of every day, at the end of every week, evaluate: What worked? "Oh, I had all of these things scheduled, and I got them done. But then there was this one that I didn't get done. And here's the reason why." So you want to know what was working. Maybe it works better for you in the morning when you're fresh. Maybe your calendaring works better for you in the afternoon. Also notice what your energy level is, and when you like to do certain types of activities in your business.

And then you want to know what didn't work. And then tomorrow, the next day, next week, you can tweak your calendar a little bit at a time. You can tweak your mindset a little bit at a time. You can become more emotionally resilient a little bit at a time.

And that's the way... Over a month; the entire month of February, which is Time Management Month; but also March, also the first half of 2024, and



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also the entire year of 2024... This is how you become a better manager of time for yourself, for your business and the clients you're here to serve.

All right, my friends. That is what I have for you today. I look forward to seeing you next week on the podcast. Bye-bye, for now.

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