

# *From the Heart. . .*

## *. . . Life Skills for Today*

*By Sharon L. Benedict MS, CLC*



## **Key Motivators for Budgeting**

**(Part I)**

“People often say that motivation doesn’t last. Well, neither does bathing - that’s why we recommend it daily.” I love to quote Zig Ziglar. He is one of those motivational speakers who send us a clear message while helping us laugh about ourselves every time.

When talking about money and the reasons we never seem to have enough, laughter becomes an important motivator. Although the most common reasons given for financial breakdown are job loss, family breakup, health problems, military duty, car wrecks, and unhealthy lifestyle behavior, certain key motivators help us avoid the road to bankruptcy.

I believe there are **four key motivators** that will keep you living within your budget. The first two motivators will be discussed in this article.

The first one is to ***know your own personality tendencies that impact your ability to compassionately communicate***. Compassionate communication and active listening are essential in strategic budgeting & planning, as well as in all relationships. In order to improve communication and safeguard your life dreams and goals, I encourage you to take a personality/temperament profile available

through many venues (i.e. Myers/Briggs, Keirsey Temperament Sorter, DISC Insights).

As a life/wellness coach and consultant, I ask all clients to take a DISC personality profile before our first session together. It has proven very helpful for:

- improving clarity of purpose
- enhancing communication skills w/ all relationships
- discovering your personal motivators and those that motivate others
- finding career options to best fit your personality style
- maximizing your personal strengths, qualities & gifts
- building self-esteem
- identifying stressors to reduce conflict, and
- managing life more effectively.

I suggest those directly involved in your dreams and goals also take a personality profile. You will then both begin to more compassionately and effectively communicate with each other. Once you understand your own personality/temperament traits and behavior, you will see more clearly what is forming the decisions and actions you take.

The second motivator is to ***cultivate supportive and healthy relationships***. There is nothing more important than being around people who not only care and support you but also are free to be honest with you. Genuine friendship is always tested when they ask questions that help you examine your motives and attitudes in life. Where are you heading and with whom do you want to share the journey?

Suze Orman again helps us focus on those personal traits that support relationships. Respondents answered this question, "Think for a moment about the

relationships you are in now or have been in over the years. Which two of the following five personal traits do you consider more important than the others in sustaining your relationships with a husband, wife, or significant other?" The results were as follows:

Being faithful to each other was tops at 53%; being honest was next (52%); being financially responsible (22%); having a sense of humor (18%); sexual compatibility (10%). As you can see, being financially responsible, honest, and faithful were the top personal traits for a trusting life relationship. Orman also reported what respondents would check **before** making a personal commitment. Is the person divorced/already married (82%), time in jail (81%), trouble with romantic commitments (78%), likes to gamble (76%), has credit problem (72%), is a slob around the house (71%), is a couch potato (68%), and snores (24%). Again, money issues and lifestyle commitments were at the top of the list.

Another survey question addressed what situations put them in the most pressure and stress on your relationships with a husband, wife, or significant other. The response was: problems with paying bills (30%), problems with in-laws or relatives (30%), problems with children (24%), work-related situations (24%), a lack of affection or intimacy (21%), disagreement over politics or religion (10%). Again, money issues were at the top along with relationship problems.

So, when choosing who you decide to spend your time and life with, give serious thought to checking out their track record in advance. Do they also share your core values? You will then have a much friendlier time seeking, reaching, and achieving your life goals.

The third and fourth motivators (and by far not the last) are ***establishing a healthy life balance that supports lasting behavioral change*** and ***gaining the needed wisdom from the lifestyles of our nation's successful millionaires***.

These motivators will be covered in the next issue. So, as you learn more about your personality tendencies, improve your communications skills, and begin to build healthy relationships in your life, you will then be ready to live your life in balance.

You will also more easily embrace the wisdom of those with millions of bucks in the bank. Remember, you just might have a millionaire living next door!

See you next issue for a glimpse into those life balance attributes, and a fascinating look at the lifestyles of our nation's millionaires.

# *From the Heart...*

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## **Key Motivators for Budgeting**

(Part 2)

England's famed comedian and irreverent performer, Spike Milligan, once quipped, "Money can't buy you happiness, but it does bring you a more pleasant form of misery." Although this one-liner may create a laugh or two, having money in your misery doesn't necessarily build meaning in life.

It's the way we treat our money that tells the tale. One of the most prolific "quotes" creators, Rosie Cash, agrees. "Money will flee if you treat it like a visitor. But will stay when treated like an honored guest." Yet, how do we not only treat our money well but also our family and friends?

Again, key motivators play a major role in successfully budgeting. From the last issue, the first two key motivators were to learn more about your personality tendencies to improve communications skills; then you will have a fundamental tool for building healthy relationships.

The third and fourth motivators (and by far not the last) are ***establishing a healthy life balance that supports lasting behavioral change*** and ***gaining the needed wisdom from the lifestyles of our nation's successful millionaires***.

We hear a lot these days about life balance. Yet, life balance seems to be an illusive expression that doesn't deal with the realities of daily living. As you have

followed the previous articles and done the homework, I am hopeful you now have an easy-to-use life plan worksheet listing your core values, dreams, and goals. If you believe you are ready, it is now time to look over what things to *give up to gain*. What is most important to you and your family? This is a critical step in establishing a workable life balance. Attitude and behavior toward money and budgeting are major drivers toward helping or hindering your progress.

Using your life plan worksheet, you were to initially focus on three dreams and goals, then prioritize them. This week choose one thing to give up that doesn't fit one of those targeted dreams and goals, particularly if it directly involves spending money and time. Then choose how you will redirect that money and time. I encourage you to not just replace it with another equally demanding activity. Also, consider the possibility that you may need to give priority to some R&R and reserve cash.

The fourth motivator involves gaining the needed wisdom of those with millions of bucks in the bank. Yet, being a successful millionaire involves more than just having bucks in the bank.

Ernest and Young in their 2005 Consumer Trends Report estimate the current luxury goods global market is now between \$90-200 billion, with US market share at 20%, growing at 4-6% annually. Our baby boomer generation and even younger ones of every ethnic origin are fueling this luxury marketplace. Yet, it's not just the "rich and famous" that are buying the latest "experience" gifts.

More people are choosing to give their loved ones memories in place of the latest pair of jeans. These types of gifts can range from fifty dollars to over \$100,000—sometimes in the millions, "dream packages" offered for sale by

companies such as Geiib and Neiman Marcus. Although giving these gifts can be great memory makers, money and time are definitely involved. How does a family decide what is important, plan for *special gifts*, and still safeguard their budget?

Here are seven routine practices in the lifestyle of successful millionaires, covered in Thomas Stanley's classic book *The Millionaire Next Door* and more recent *The Millionaire Mind*.

1. They live well below their means.
2. They allocate their time, energy and money efficiently, in order build wealth, and achieving a fulfilled and purposeful life.
3. They believe that financial independence is more important than showing off a lofty social image.
4. Their parents did not provide "economic outpatient care".
5. Their adult children are economically self-sufficient.
6. They are proficient in targeting investment market opportunities that were financially and emotionally rewarding.
7. They chose the right occupations.

These practices represent simple living at its best. Janet Luhr's review in her November 2005 MSM Money article, *Simple living yields simply millions in savings*, states, "Simple living is about living consciously and with a purpose. This means being in control of your money and your life. When you save your money rather than continue spending, you buy yourself control. Then you have a say in how you'd like to spend your time . . . These millionaires have created lifestyles and jobs that are meaningful to them because they took a look at the big picture and made choices accordingly."

Sounds like good advice for us all, no matter how rich or poor we are. Keep in mind too that most millionaires live right next door to you, not in Beverly Hills or Manhattan. Families like yours will make and spend over a million dollars in their life time. So think again, you may already be one of those millionaires in the making!

Stanley learned that millionaires cannot enjoy their wealth when addicted to material consumption and use of credit. In addition, when the spouse and entire family support a simpler lifestyle, they experience wonderful “pockets of peace and quiet.” They also have a greater opportunity for accumulating, saving, and preserving their wealth.

With every moment and dollar spent, choices are made. Yet, as you declare your core values, dreams and goals, and take forward action, walk it out into reality *one step at a time*. Change can sometimes be a little frightening no matter how good the change may be. There is an old wise proverb that holds true here—*haste tends toward poverty*. Pace yourself, but start today!

Remember, the minute that morning alarm rings and you make the decision to get out of bed, *ATTITUDE* is there! No matter what happened the night before or is waiting for you today, this moment is your moment—to choose. Choose to embrace these four key motivators for successful budgeting:

- Learn about your personality tendencies to improve communication
- Cultivate supportive and healthy relationships
- Establish a healthy life balance for lasting behavioral change
- Embrace the wisdom of our nation’s successful millionaires

Time will then be your friend, and your money will grow on you kindly. Awesome possibilities are then awaiting you where you can experience the life legacy rewards of an *attitude of gratitude*.



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## **Career Choices—Your First Job**

“Many of America’s future corporate leaders today are waiting tables and working on construction crews. There they learn that taking responsibility, being polite, and showing up on time are valued skills. They also learn that hard work isn’t so bad and naturally leads to more interesting jobs later.” From Investors Business Daily article (5/10/04), Larry Lindsey, Chairman of The First Jobs Institute ([www.firstjobs.com](http://www.firstjobs.com)), gives promise and hope to many who work hard at minimum wages jobs all across our nation.

All of us started our first job somewhere. My first job was a stock girl at the Bullock’s department store. I remember it clearly—where I spent hours in the spring and summer hanging up two-piece bathing suits left in the women’s dressing rooms! And I definitely had to work on my attitude and boredom issue! It is gratifying to know that 80 percent of millionaires today are first generation; and probably had very similar first jobs and attitude!

Yet, according to First Jobs Institute, the labor force participation rates for today’s teenagers and young adults are falling rapidly as public attitudes toward starter jobs fall. Lindsay challenges us to question “Where will the future corporate leaders of America come from if young people reject the step-by-step training necessary for moving up in business? Where will our economy be if the leading paths to success are thought of as shooting hoops, getting on American Idol, and becoming either a trial lawyer or his client?” Lindsay doesn’t believe schools can teach this. The business leaders of America now must step forward to address this problem.

Although I agree business leaders should be directly involved, the problem involves many other elements of career development, child development, and family dynamics. In a Wall St Journal editorial [8-29-05], minimum ways jobs are filled primarily by new entrants to the labor force. “The value of these starter jobs goes far beyond the modest salary. They teach people how to work: to show up on time, be courteous to customers, and use time productively.” First Jobs Institute interviewed some of the most successful CEOs and found that the skills they learned on their first job were critical to their professional success. “Without a first job, there can’t be a second or third.”

As a wise proverb states, I encourage you “not to despise small beginnings.” What you learn in your early years will directly impact your future career path in ways you can only imagine. Can you now see how important it is to start early in life knowing your core values, dreams and goals, personality tendencies for building healthy relationships and life balance.

In the next issue, I will offer some key career development tools and resources to get you started on your career path that builds synergy with your core values, relationships, and life goals. In addition, some basic questions will be considered when deciding who wants to stay at home, work at home, or work in the outside world. Whether you just turned eighteen looking for your first “real” job or are embarking on your senior years wanting a career transition to do something different, these resources will prove invaluable. Get ready for some great resource helps!

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## **Career Choices—Tools and Resources**

A few years ago, one of my clients wanted to seek a career change after being in retirement mode for some time. Choosing what direction to take was definitely not an easy task since she had so many skill sets and interests. One of the most helpful tools to get her started was what she learned from taking a career/work focused personality profile.

As she reaffirmed her core values and reviewed her past jobs, particularly her first ones, her focus and energy started to build. Much of the past career decisions she made rested with her passion and desire to help other people. She also now wanted to pursue her own wellness goals. Helping others was a key motivator and core value central to the choices she later made while preserving her own wellness goals. With time, strategic SMART planning, and patience, she found the right job combination while reigning in her finances, building healthier boundaries in compassionate communication, active listening, relationships, and life balance.

As promised in the last issue, I now offer some valuable career development tools and resources. Whether you just turned eighteen looking for your first “real” job or are embarking on your senior years wanting a career transition into something different, these resources will prove invaluable.

Ask yourself this first question, “Do I want to work at home, work in the outside world, or a combination?” This question is not “Do I want to work?” Life has settled that question for us all! Now, it’s time to figure out the what, why, when, where, and how of the career set before you. If you are married, the next question is “Do we both want and/or need to work?” The answers to these

basic questions will hopefully reflect your core values, relationships, life dreams and goals.

Frequently refer back to your life plan worksheet (covered in January) to stay focused when choosing a career path.

You can also research your local library, colleges, and universities on career development.

These listed resources help people learn more about themselves, identify possible careers, encourage career exploration, and help you become more informed about occupations of particular interest.

### ***Book References/Assessment Tools:***

***The Personality Style 24 Question Report & The Career Choice Workbook, Finding Life's Direction*** (go to [www.harvestenterprises-sra.com](http://www.harvestenterprises-sra.com), click DISC logo to sign in as a new user under given key code; then click New Report link to purchase these workbooks) These workbooks help individuals find 21<sup>st</sup> century careers that complement their personality/behavioral style. Find the career that matches your temperament and personal needs for motivation and job satisfaction, including future job outlook and earnings forecast for many job clusters; a valuable tool for anyone in a career planning/transition life phase.

***Job Skills for the 21st Century***, A Guide for Students by **Lawrence K. Jones 1995** (classic book—17 foundation skills required of *all* workers in the 21<sup>st</sup> century high-performance workplace; developed from several government commission reports, SCANS skills and the personal tools necessary for success determined by the Secretary's Commission on Achieving Necessary Skills, US Dept. of Labor)

### ***Government Resources: (local/national)***

***Kendall County WFC***, 1414 E Blanco Rd, Suite 10A, Boerne, TX , phone: 830-249-9229

***Bexar County WFC***, 800 Quintana Rd, Bldg. 3020, San Antonio, TX 78211125  
Phone: 210-921-4860

***University of Texas, San Antonio***, Career Development,  
<http://www.utsa.edu/fgcs/career/default.htm>

***Texas Workforce, Alamo Workforce Career Center***, [www.twc.state.tx.us](http://www.twc.state.tx.us),  
<http://www.cdr.state.tx.us/>, <http://www.cdr.state.tx.us/realitycheck/>), 1499 Hillcrest Dr, San Antonio,  
TX 78228, phone: 210-438-0586

***Federal Government Jobs***, <http://www.fedworld.gov/jobs/jobsearch.html>

***Career Voyages***, US Dept. of Education & Dept. of Labor, <http://www.careervoyages.gov/>

***US Small Business Administration, Women***, <http://www.sba.gov/financing/special/women.html>

***Career Finder***, NIH Office of Science Education,  
<http://www.science.education.nih.gov/LifeWorks.nsf/CareerFinder.htm>

***The Occupational Outlook Handbook & Career Guide to Industries*** (2006-2007 editions, US Dept. of Labor—a nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives—training, earnings, job prospects, job descriptions, working conditions, job search tips, info links by state).  
<http://www.bls.gov/emp/>

***Private Resources:*** (these are a few of the many online sites available; one caution among others—there is always a risk using these sites; be careful where you place your resume and contact information; many are just fine but you may end up on someone's spam mail or undesirable contact list. I suggest you use separate reply info for your job search process just in case.)

***A Woman in Business,*** <http://www.awomaninbusiness.com> (home-based)

***Alamo Work Source,*** <http://www.alamoworksource.org/>

***America's Career Info Net,*** <http://www.acinet.org> (access to four online career services)

***Career Builder,*** [www.careerbuilder.com](http://www.careerbuilder.com)

***Career Explorer,*** <http://www.careerexplorer.net>

***Career Keys,*** [www.careerkey.org](http://www.careerkey.org)

***First Jobs Institute,*** <http://www.firstjobs.org/firstjobs.cfm>

***National Career Development Association,*** <http://www.ncda.org/>

***Occupational Information Network—Resource Center,*** <http://www.onetcenter.org/>

***PeopleKeys & StudentKeys, Institute for Motivational Living,*** [www.peoplekeys.com](http://www.peoplekeys.com),  
[www.studentkeys.com](http://www.studentkeys.com)

Some of the fastest growing job sectors projected to 2014 are in the education and healthcare services, professional and business services, leisure and hospitality, religious organizations, automotive repair and maintenance personal care services, information super-sector, financial activities, travel/transportation/utilities, and local/state/federal government (Bureau of Labor Statistics, 2006-2007 Occupational Outlook Handbook).

In addition, the Business Week (January 23, 2006) reports that the job markets should be stronger than expected. The most important reason is the higher yearly growth rates in payrolls and in business investment for new plants and equipment, with growing incentives to expand. Although some are still not yet seeing this hopeful surge, are you ready to start looking?

Next issue, specific job life skills will be covered to help you get ready to find that perfect fit. Do you know your basic skills of reading, writing, mathematics, speaking, listening? Have you enhanced your creative thinking, problem-solving, decision-making, visioning? How are your people skills?—social life, leadership, teamwork, cultural diversity. Are you solid in your personal qualities for self-esteem, self-care/responsibility, and life balance management?

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## **Career Choices—Job Life Skills**

More than any time in history career choices can be more difficult to make today because there are so many. Career descriptions are also rapidly changing in the 21<sup>st</sup> century, and skill expectations are higher. Making career choices involve becoming more aware of your career options, career goals and targeted transferable skills, building formal and informal network relationships, and taking strategic action.

As you focus on what is really important to you, you will begin to be more selective in your career search. You will then more likely choose something you not only have a natural talent for and enjoy but will also be motivated to build related skill sets. Your preferences will start showing up with your personality profile. In addition, as you take your first step working in the job market you are interested in, your own experience in that market will be a great reality check on whether you really want to stay or look elsewhere.

Keep in mind that no matter what type of career development tool you fill out, remember these useful assessments do not **tell** you what career to choose. They are only for the purpose of **suggesting ideas** about careers you might want to explore in more depth. Before you get started on your career search consider the following job life skill fundamentals:

- Do you know your **basic skills** of reading, writing, mathematics, speaking, listening?
- Have you enhanced your creative **thinking**, problem-solving, decision-making, visioning?
- How are your **people skills**?—social life, leadership, teamwork, cultural diversity.
- Are you solid in your **personal qualities** for self-esteem, self-care/responsibility, and life balance management?
- Begin with your values; identify your skills, talents preferences; experiment; become broadly literate; in your first job, opt for experience first, money second; aim for a job in which you can become 110% committed; build your lifestyle around your income, not your expectations; invest five percent of your time, energy, and money into furthering your career; be willing to change and adapt (source: Shale Paul, Executive Coach, Coach University).
- Be careful of job offers that promise you'll be making lots of money in just a few years. Be realistic on your prospects while pursuing SMART strategic financial life planning, budgeting in ongoing career development.

The first three fundamentals above are extensively covered in a classic 1995 book, ***Job Skills for the 21st Century, A Guide for Students*** by Lawrence K. Jones. These foundation skills are required for all workers in our 21<sup>st</sup> century high-performance workplace. These skills are grouped in four areas—**Basic, Thinking, People, Personal**.

Here are a few sample questions from these four areas to encourage you to get this book. For **Basic (reading, writing, mathematics, speaking, listening)** can you identify relevant details, facts; judge accuracy of reports; and use computer to find information?

Can you communicate thoughts, ideas, information, and messages in writing? Can you listen carefully to what a person says to understand content and feelings being expressed and show understanding of what is said?

For **Thinking Skills (Creative thinking, problem-solving, decision-making, visioning)**, can you use imagination freely, combining ideas or information in new ways? Can you recognize problem, a gap between what is and what should or could be; create and implement a solution and revision if needed? Can you identify the goal desired in making the decision; and plan how to carry out your choice providing for alternatives to negative consequences? Can you see a building or object by looking at a blueprint, drawing, or sketch?

For **People Skills (social life, leadership, teamwork, cultural diversity)** Can you show understanding, friendliness, and respect for the feelings of others; assert oneself appropriately, stand up for yourself and your ideas in a firm, positive way; and take an interest in what people say and why they think and act as they do? Can you identify common goals among different parties in conflict and the ways they depend on each other; and exhibit ability to have others believe in and trust you due to your competence and honesty? Can you work cooperatively with others; and base impressions on a person's behavior, not stereotypes?

For **Personal Qualities (self-esteem, self-care/responsibility, and life balance management)** can you understand how beliefs affect how a person feels and acts; listening to what you say to yourself to identify any irrational or harmful beliefs you may have; and understand how to change these negative beliefs when they occur? Can you display high standards of attendance, honesty, energy, and optimism?



These fundamental skills impact every area of your life. They are taught in the home, at school, and at work throughout your life. However, crossing over from your first job to your dream job heavily depends on your own ability to exhibit these skill traits at a young age. Building these job fundamentals is important but will prove much more difficult if you don't know how to make everyday financial decisions.

According to First Jobs Institute (<http://www.firstjobs.org>), seventy-four percent of parents feel unprepared to teach their children about personal finance. In addition, only seven states require students to take personal finance for graduation. The First Jobs Institute's own mission is to inspire and motivate young people to become successful business leaders with the economic knowledge they need to make independent and informed financial decisions.

Strategic career goals will serve you well as long as you focus on your core values, what is most important to you, and gain the financial savvy needed to succeed in your career and life. Although there are many more job life skills to think about, I hope these basic fundamentals will get you started. I leave you with this quote from Martin Luther King, Jr.:

*"Whatever career you may choose for yourself - doctor, lawyer, teacher - let me propose an avocation to be pursued along with it. Become a dedicated fighter for civil rights. Make it a central part of your life. It will make you a better doctor, a better lawyer, a better teacher. It will enrich your spirit as nothing else possibly can. It will give you that rare sense of nobility that can only spring from love and selflessly helping your fellow man. Make a career of humanity. Commit yourself to the noble struggle for human rights. You will make a greater person of yourself, a greater nation of your country and a finer world to live in."*