Get out of Time Debt By Karen Whiting



If you feel like a hamster running on a wheel with no break or your calendar is filled weeks or months ahead, you're in time debt. You've charged the hours on your calendar before they have arrived, and your days are too filled with activity.

Take action

- Limit what you charge. Stop making commitments too far in advance except for really important activities. Live more in the present time. This may mean delegating a spokesperson to attend meetings and answer calls. For example, allow only two major functions to be booked a few months ahead. Keep one weekend (Monday-Tuesday or Friday-Saturday) free every month.
- Budget time needed for sleep, eating, family, administrating, baptisms, weddings, and various commitments. Group and delegate what you can, but allow time for your own responsibilities.
- Pencil in some activities before making a firm commitment to be sure there is time for it.
- Keep the time for your calling sacred. That means the hours needed to pray and prepare for scheduled activities, or other activity you believe God has called you to do, should be scheduled first and not interrupted (except for true emergencies). Allow time to hear God, dream big, and follow goals.
- Stop guessing and use a timer to see how long it actually takes to complete regular tasks (even getting up and dressed).
- Avoid dropping everything to do something at the last moment because it sounds like fun, or someone needs you now. Ask them to schedule ahead next time. Take a rain check on the fun if you have other tasks that need your attention.
- Set work or ministry hours. Schedule blocks of time and not detailed days. Daily planners are good for a business but not for individuals. Limit each day to one or two major goals or activities.
- Choose specific blocks of time weekly for fun or to respond to calls for help..
- Schedule time cushions between tasks and appointments.
- Give yourself a day of rest weekly and take it.
- Let others help you. Delegate according to people's gifts. Spend more time using your strengths and find helpers who are strong where you are weak.
- If children rise at different times, post on a white board the first things each child needs to do.

Use the calendar

- Write down all your activities, including sleep and eating. If preferred, use different color ink for each type of activity, so you can 'see' where you spend most of your time.
- Write in the free time so you won't later say yes to something when you already have a full schedule. Then you can honestly state you already have something planned for that time.
- Make sure you mark in time for chores and keeping your home organized.
- Fill in extra preparation time slots for big projects, whether cooking, clubs, family, or work.
- Let your calendar provide a visual picture of your time and how much free time you give yourself. Is it balanced, too crammed or too empty? Circle days crammed with activity, and prepare for them. Take it easy the day before, get a good night rest, and set up a break to calm down during that day. Keep ingredients for simple meals on hand and freeze a few meals ahead.
- Check calendar before saying, "yes."
- Add details on the calendar like contact info, location, and zoon links.