

**A Money Trainers Money Tip Sheet****In this Tip Sheet - Dealing with Overwhelm**

We are all facing it, all struggling. At some point in our lives it all goes wrong, stressful moments turn into days and weeks. Often people end up with lives that are overwhelming, where moments just continue for months and years. Just living life means it can be too much.

You and I have lots to do, never enough time. Not knowing what to focus on. Never in front, always behind. Treading water, perhaps being dragged by the flow.

Most of us are not sure what to do.

Well, there are some things that we can make work for us. Here is my survival map, things you can do.

**Do This First**

Put a plaster on it, stop the bleeding.

Make a list of all those urgent things that need doing. Pick a couple, do them. Cross them off the list. Note, this is not the end solution. It is where you start. A must do today list. This will create some space for your next list.

This list is all the stuff that can wait for a few days, perhaps weeks. Stuff that is not urgent. For example, if the house is on fire you don't need to add cutting the grass on the list.

Look at the list, do all really need doing. Can you let some stuff go? We often find that what seems urgent, what must be done. Often doesn't when you give it some thought.

Can someone else do it, can you delegate, pay someone else.

What can you put down?

Now, pick one thing from your first list and do that.

Then the next.

And so on.

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Once you get to the end of that list, over lunch or at the end of the day.

Take a few minutes to create a longer list, perhaps separated out into

Life

Money

Kids

Work

Use an A4 pad or journal (and a pencil).

No matter how long it gets, keep writing it.

Then, from that list. Create a list for today. And a tomorrow list.

From that, do some, just a couple. Then move those from your long list to the do next list.

One at a time. If you have time, drop a few more in.

Follow the process.

More Steps

Look at how to simplify things. Use your diary to block off time for dealing with x or y.

Don't pick up your phone, turn off notifications. Don't answer that person. Let them know you are not available, auto respond messages are available on most phones "really sorry, right in the middle of summit" call back when you are ready.

Create some blocks of time eg.

For checking email - 11pm and 3pm for example.

Social media - Lunch time only.

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Delegating - “ I don’t have time to deal with this today but I’ll ask so and so...”

Stuff that will ‘bite you on the bum” bills, must do’s, tax returns. Do them in stages if they are long but put these at the top of the list, schedule them.

Oil the machine, pay attention, don’t rely on memory - a note written in pencil will last longer on paper than in your mind [Chinese Proverb].

As before, use blocks of time in the dairy, close the office door, become unavailable.

Choose days, Monday + Project 1, Friday morning admin or call backs. Make choices.

Work out what the little things are - those with immediate impact - done now.

Parent yourself during the day - come on Smiffy - crack on.

Being an adult means no one gets to tell you what to do, that means you have to..

**Make Progress on a Shit Situation**

Overwhelm leads to a lack of focus, you can’t get one thing done when you are pulled from pillar to post’. My idea for you is to find focus in the middle of the mess you are in now. Once you have that together we find ourselves in a lovely place.

1. Pick one thing. Just one off your list.
2. Work on it for 10 minutes or until done.
3. Clear your desk/workspace. Not in a procrastinating way.
4. Do nothing but this one thing - like it is all there is in the world.
5. Complete it, stand up and stretch, take five minutes off and repeat.

A bit like meditation, you take a lot of breaths in your lifetime, but only the next one matters. So take that.

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When you are ready to get some more on this, get more in depth then one of the workshops we do at Moneytrainers is the Mindful Overwhelm day, where we look at ways of dealing with these issues.

One step at a time.

Richard

Explainer In Chief at [Moneytrainers.co.uk](http://Moneytrainers.co.uk)

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*Advisers don't make people wealthy. You need more than advice and sadly that's a truth the industry won't admit. Knowing how to make sure your second most important resource works is the most important thing you can ever know. "*

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