

E53 New Habits for a Radiant New You Barbara Hatfield

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SPEAKERS

AD, Terri, Liz, closing, Introduction, Barbara

- L** Liz 00:00

It's a new year and time for a new you. If you're planning to set personal resolutions that lasts longer than two weeks this year, you've come to the right place. In this episode we're talking with Barbara Hatfield, Life Coach about the benefits and challenges that come with setting new year's resolutions. Stay tuned.
- I** Introduction 00:22

You're listening to Triangle's Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.
- L** Liz 00:38

Welcome to the Making Money Personal podcast. Terri and I are so excited to be talking to Barbara Hatfield, Life Coach at Barbara Hatfield Life Coaching. Barbara, welcome back to the show.
- B** Barbara 00:49

Thank you for having me again.
- L** Liz 00:51

So it's the new year, right. 2023. We're in January. And we really wanted to just take some time and chat about New Year's resolutions and planning and what we should consider when it

comes to starting new year's resolutions. So why is the new year such a great time to make important changes in our lives?

B Barbara 01:10

Well, actually, I'm going to challenge that it's the best time to make changes, because we think of January as the time for change. And I recently heard about National Quitters Day, having to deal with resolutions. Have you guys ever heard that?

L Liz 01:27

No.

T Terri 01:28

I have not?

B Barbara 01:29

No? So guess what day national quitters day is regarding resolutions?

T Terri 01:36

January 2.

B Barbara 01:36

Closa, Yeah, it's right around the second Friday of January. So that, to me is just amazing that, you know, within two weeks, people are hanging up the towel. So that's why I'd like to introduce the idea of habits. So habits set us up for success resolutions, like we just said, fall by the wayside. So habits will set you up for success. And it's all about gradual change. So think about getting 1% better every day, or every week, and then how that adds up to bigger change. And we often think like 1%, oh, that's not big enough. But if you set your goals too big, then they become unattainable if you don't attain them quickly.

L Liz 02:30

Yeah,

B Barbara 02:31

So the change is less noticeable but it's definitely more impactful.

L

Liz 02:36

Yeah, I definitely can completely relate to the setting goals that are too big. I tend to think in like big planning, you know, big idea ways. And it's so easy to be like, I'm gonna do this, or I want to complete this. And then I don't set up those intermediary steps. I don't really even think about them. So it probably just burns me out when it comes to realizing what I need to do. And then I'm just like, oh, yeah, okay, I can't, this is too much. And then it fizzles out no more motivation. Yeah, I totally understand what that means. When it comes to like, too big of a goal.

B

Barbara 03:11

Exactly. Yeah. Think of all the common things, people have at the new year, like, weight, is a very common thing that they want to do. And if you don't just set the path, and you know, put your head down and just keep doing this daily habit that you have pre thought out, then you will never get to that goal. So it's really about embodying that goal and, and just creating that habit.

T

Terri 03:37

Barbara, I have a question for you. So you were talking about, you know, making sure that the goal was attainable, so that it wasn't too big. Have you ever run into a situation where people have too many goals? Like so it's not so much too big of a goal. But too many goals. Like they're trying to improve their, you know, you mentioned weight, or it could be finances, it could be a new job. It could be relational, like, you know, what would you say to that?

B

Barbara 04:10

Yeah, I think, yeah, it's okay to have a few goals. Like if you were trying to make some massive change, like sometimes it's good to have like a primary goal, but it is possible to have several small goals. And it's the key thing is the way you're looking at that, and so just looking for that 1% improvement over each day or week, and then no matter what you set, you will get there. But we tend to throw in the towel when we're looking for change fast. So I think it can have several things up in the air, like I want to read more and I want to lose weight, or I want to start going to the gym. So it's really important just keeping those to bite sized pieces. So not saying I'm gonna go to the gym five days a week and then you do that for a couple of weeks and then you stop altogether.

T

Terri 04:59

So that what does that 1% look like? I mean, just I'm trying to find, like, you know, how do you quantify that? So if you're, I mean, I guess now that I said that out loud, it seems like that if you're gonna want to read more than you would maybe set a timer, right? So it's like, I want to

make sure that I read 15 minutes a day, or then I read 20 minutes, and you could kind of build that up. Is that true for all of your goals? Do you want to make it? Do you want to find out what that 1% looks like?

B

Barbara 05:32

So I think 1% for anything, you just have to pre decide it and decide it in advance. And, you know, say I want to read like for 10 minutes a day, and not like 30 minutes a day, or 10 minutes a day, three times a week or something. But the thing is to plan it out ahead and get that in your schedule. And so that makes that a habit. And then those habits stick. So it definitely takes a little time to have the habits feel like they're less, less difficult. The longer we do things, the better we get at it. And then we just accept it as like, alright, this is what I'm going to do, and allowing the discomfort. So a lot of times we're like, I don't really feel like doing that. Well, the goal is to not feel like it and still do it. So you're never going to be super motivated to let me go to the gym like I can't wait to go to the gym. Or maybe not every day you feel like that.

L

Liz 06:28

I've definitely experienced that lately with the gym thing. So lately, I think it was in December or so November ish, December, my husband and I decided to go back to the gym. So we initially were like, well, let's go two days a week, right? So we're like, let's make it realistic and measurable like two days a week, go Tuesdays and Thursdays. That's it if we can do more, that's great. But we don't push ourselves to do more. So over the past couple of months and weeks, we've been doing that very consistently, to the point where now it's in my schedule. That is what I'm doing on Tuesday nights and Thursday nights. And this past week, he was like, I'm not able to make it this time. And in the past, I'd have been like, Okay, I'm not feeling it. But I was like, Nope, I'm going I'm doing it anyway. So I definitely think that like in this case, I've passed in from the, you know, idea phase into the habit phase, because it definitely feels more a part of my schedule now than it did before. So I totally agree with that. I think making it the habit is what kind it begins to become natural, and more comfortable.

B

Barbara 07:34

Yeah. And the power that you just mentioned that you made it your habit, it's nice for your husband to come along. And if it's his habit, but if he's not willing to keep that habit, you have to decide why is it that I'm doing this? And I'm just going to do this, even if he doesn't go.

L

Liz 07:50

So it works. It works.

B

Barbara 07:54

Yes, yeah. Yeah. And then you gain that momentum too. I mean, resolutions are so hard because people take off big huge pieces. And they want to see, you know, change fast. So when change is too slow, then they lose interest. And your brain loves to see that dopamine hit

when change is too slow, then they lose interest. And your brain loves to see that dopamine hit of noticing the small gains. So you also have to pat yourself on the back. When you're going to the gym like wow, today was a huge win. So and yeah, so pat yourself on the back. Notice the win, today I went, even though I didn't feel like going.

T Terri 08:31

Barbara, what happens if in a situation where somebody might be listening right now and they're like, oh, man, I missed January 1st resolutions. And you know, so you're listening to this, it might be the end of January, or it might even be mid February. I'm not really sure when we're going to air this one Lizzie but what happens to the psyche on you know, for people who, who missed that January first mark?

B Barbara 08:54

Yeah, I really think having that open mind that change can start anytime. If you wait till January, and now it's done, I'm doomed for the year, then you'll never get anything more in your life than what you currently have. And you know our habits can lead to negative things, or they can lead to good things, like maybe too much TV or video games, or it can lead to good things like reading more or exercising or eating well. So yeah, change can happen anytime. And then the key thing when you fall sort of off the wagon is to say what is my compelling reason why I'm doing this? And to then be like, alright, if I still want that result, how do I have to think and feel right now? So let me not beat myself up. And now let me start again, not to be afraid of the quote failing so when we think it's got to be perfect, and it's all or nothing mindset that is never gonna have you feeling even happy.

T Terri 09:53

Yep. So get right back up on the horse or on the bike depending on you know what you like to do?

B Barbara 09:59

Yeah, Don't beat yourself up. Sometimes we can be our own worst enemy. And then that is never going to propel you forward to obtain new things.

L Liz 10:08

So, Barbara, I'm just curious, do you have any new year's resolutions this year that you'd like to share?

B Barbara 10:14

I definitely have not been doing resolutions because I'm a fan of the habits, but I have a lot of habits that I try to make into my lifestyle like such as well my morning coffee and creating

habits and try to make into my lifestyle like, such as, well, my morning coffee, and creating office hours. I love tennis, or the treadmill. You know, another habit that I've recently well, probably over the past year is that Wordle. Have you guys ever played Wordle? I mean, that's like addictive. You can only do one a day, and then you got to get back to doing something.

L Liz 10:46

Yes, those are great. Those are great. Did you know you can change the number of squares?

B Barbara 10:54

Oh you can?

L Liz 10:54

So apparently, there's I don't know where my friend found it. But I guess there's you can do like a four by four. But you can you can increase it to make it more hard. So like you can or harder. You can increase it to like five by five or six by six or whatever like that. Yeah.

B Barbara 11:10

Oh, so your word would be four letters or six letters?

L Liz 11:14

And yeah, so like, you could Yeah, you can you have to think of like longer words to try to fit in the thing. Anyway yeah. For anyone interested. Check it out. It's a lot of fun. If you like word games,

B Barbara 11:24

Yeah. Yeah, no. So I love that. And the show Billions. So that's another habit that me and my husband have that we will watch.

L Liz 11:30

That's a good show.

B Barbara 11:31

Yeah, I know. Yeah, I know, one habit I need to incorporate is stretching. So even though I play tennis and run on the treadmill, I don't spend a lot of time stretching. So I'm trying to incorporate that habit by my little yoga mat over here on my office floor.

incorporate that habit by my little yoga mat over here on my office floor.

L

Liz 11:51

Are those things you try to incorporate daily? Like treadmill? Like is tennis a, I don't know an every other week thing for you? Or like how do you incorporate that as a habit?

B

Barbara 12:00

Yeah, I play a lot in the summertime here where I live. So then I joined a place just for a couple of months to get some time in over the winter. So it's just I try to get there at least two times a week, I could play up to four times a week if I could find someone my level to play. So yeah, it's really fun. And then today, I was like, maybe I'll go to our gym here where I live and do the treadmill. So again, I don't really feel like doing that. But I listen to some energetic music on my Spotify and, and then and normally now since COVID, we have to pre book our time, but no one ever goes at like 4:30. So now I it's not that big of a deal. But it makes you commit like alright, in the morning, sign up for 4:30 appointment and just don't change it.

L

Liz 12:46

Yeah, it actually like makes it more part of the schedule.

B

Barbara 12:49

Yeah, yeah. Yeah, planning out the schedule is so key. Yeah, and I wanted to mention like, to like to figure out what habits you wanted to create, like, a good question to ask yourself is, what do I want? So a lot of us, don't ever think about that. And if you don't even know what you want, then you won't know what opportunities you're looking for. And it helps you figure out your compelling reason. So to make any new habit, if we don't have a compelling reason as to why we want to do it not like our husbands want us to exercise more or whatever. Then when things get tough, then you tend to throw in the towel. So think of a compelling reason as your reason for doing this certain habit. And then also too like, I love the idea of reading about the subconscious mind, that it runs 95% of what we do. So if we're not aware of all these little habits, then we just can't change them. If we're not even focused, like think about just, I don't know, going upstairs for lunch and naturally just grabbing like chocolate or a cookie. And you're not even aware that you're doing that. So that is just an example of a habit. So awareness helps you decide do I want to keep that habit or not?

L

Liz 14:06

Subconscious Mind.

B

Barbara 14:09

Yes

....

L

Liz 14:09

What was it 96%?

B

Barbara 14:12

95%. Yep. What we do is run by that subconscious mind. So like when we're babies, we observe the world. And we have a lot. That's where our deep beliefs come from, like our, quote, truth of life. Like babies observe the world and then they just make rules about oh, this is how this is done. So, and that creates our beliefs. So sometimes often as we get older, if you start noticing your habits and what results you're creating, and even just some general thought awareness, and that's what I help clients with is like, uncover those deep beliefs that are going to keep you stuck that you don't even know you have.

T

Terri 14:55

Barbara, I do have a follow up question on that. So just in terms of, you know, exercise and things like that, like, I grew up in a family that we did not. And maybe it was more generational. But, you know, my family was very active because of the jobs that they had. They were not, you know, gym seekers, or they didn't go to the gym at night, because there was no time for that. And they were exhausted, honestly. So, you know, my brother and I grew up, you know, recognizing that our parents were quite active. And but we didn't have that, you know, it wasn't something that was taught to us all the time. Do you think that that matters? You know, just in terms of healthy habits? You know, does your upbringing matter? And if so, like, how do you overcome, you know, these lack of inspirational initiatives, you know, from your childhood?

B

Barbara 15:47

Yeah, I mean, definitely, how you're observing how your family and your parents that can either be a positive thing, or then if they never exercised, then sometimes the kids are like, well, I need to exercise they never do. Or then they learn to just never exercise. And a lot of times as you get older, and you go to, especially up by high school, if you play sports, and that's giving you some activity, and you know, certainly going to college, sometimes we change, like all of a sudden you're living among all these different types of upbringings and habits and people have so that you can share and learn like, oh, wow, like, I didn't know about doing that, or I never thought about that. And then you're with people who have different habits. So yeah, so you can certainly when you're young. What your parents do, or who's ever caring for you do, can really have a big impact on you.

T

Terri 16:46

I do like that. The idea, though, of what you just said about college students, because even my own daughter, she was very, very athletic, and didn't ever have to exercise. And she's, I mean, she for fitness wise you know, she looks very fit. But she has friends now who go to the gym

regularly. And she doesn't play sports anymore you know, at college, she's very focused on, you know, her academics. So that's one thing that she she did. She asked for some gym clothes, which I think she's more interested in the little outfits than she is and the actual application of, you know, weightlifting and all that other good stuff that goes with it.

B Barbara 17:26

Yeah, half the battle is putting them on and then maybe going to hang out with her friends.

T Terri 17:31

That's right.

B Barbara 17:32

Yeah, I know, when I first started work at the Federal Reserve in Boston, they just happened to have a gym at work, you know, a facility to change and, you know, take a quick shower before you go back to work. So that became my habit. I think I went four, maybe five times a week. Like it's just something that we did, and then we just ate lunch quickly at our desk. But it was a habit that was so easy, because the Fed had an instructor there that taught aerobics at lunch hours, and they had bikes. I mean, it was a really great place to work. So yeah, and they had a great cafeteria too. So if you didn't go to the gym, and you sat in the cafeteria and ate for an hour, like of all the good foods that you could purchase, then that could be a problem.

T Terri 18:14

Yeah. So I would think to like, you know, Lizzie alluded to the fact like, you know, she works out, she and her husband go to the gym, but how important is that, to find that friendship that's going to come along and support, you know, whatever your next healthy habit is going to be?

B Barbara 18:31

Yeah, I mean, let's see accountability partners, that can be quite helpful. I do think it's good for you each to have your own, like, drive, like, I really want to do this. So then you don't have an accountability partner that's gonna like throw in the towel, like a month later, like, this is just too difficult, or I'm too tired every single night when you're supposed to go. So it's nice to have someone, but it's really just trying to come up with your own compelling reason, and figure out a way to make it happen, and then you're assured to incorporate that habit.

T Terri 19:08

Yeah, no, that's a good point, too, because some people could be a crutch. Really, when you think about it, right. So that accountability partner has to be you know, reliable.

B

Barbara 19:18

Yeah. And have similar goals.

L

Liz 19:20

Yeah, Well, I think we're at we're actually at like a 15-20 minute mark. So we're gonna take a quick break, and then we'll be back after a quick word from our sponsor.

A

AD 19:33

If this is the year you're ready to buy your first home, make sure you've got the best team of mortgage experts on your side. Triangle's mortgage team will work with you to get the financing you need when you're ready to purchase that home you've worked so hard to find. Our experienced originators guide you through the financing process, so you can face the home buying journey with confidence. It's finally time to purchase that dream home. Do it with the mortgage team at Triangle Credit Union. visit trianglecu.org to check our current rates and to schedule an appointment with one of our mortgage originators. NMLS number 528721. Equal Housing Opportunity. Federally insured by NCUA, certain restrictions may apply. See website for details.

L

Liz 20:15

And we're back. So Barbara, we're just talking New Year's resolutions or habits rather, particularly surrounding the gym, it seems to always come around exercising. But it can apply to anything it can apply to, like, you know, life plans, relationship plans, anything such. But okay, so what what are some tips that you want to provide listeners about making like the right kinds of, I'll say resolutions, but habits really?

B

Barbara 20:45

Ah, yeah. So I mentioned a minute ago that answering the question, what do I want? So you have to figure out what is like, do I want to be healthy? Do I want to gain 10 pounds? Or just do I want to read more? Or, you know, just whatever you want in life, like identifying that first, will help guide you to making that better habit that you need to do in order to get what you want. And then even noticing what you're committed to now. So is it something that you've chosen, like we've talked about a minute ago, the subconscious mind runs 95% of what we do. So when you're not even aware of all the little habits that you already have, just kind of take an awareness check. And just and without judgment, just notice, you know, what you're currently doing, and decide if change is needed. But certainly figuring out what, just what's important to you. So then you can incorporate that into your life, little by little.

L

Liz 21:48

Yeah. How often do you think people should do like accountability checks? Should it be like

yeah. How often do you think people should do like accountability checks? Should it be like when they start to feel like they're losing momentum, and then just like reevaluate what they're feeling and why and whether or not that's enough to carry them through?

B Barbara 22:03

Yeah, or, yeah, I love that. Why they're feeling that way. And what's what's the thought that's causing that? So that's the sort of the coaching model of, like, why are you feeling a certain way? And what is the thought? And is it just a self defeating thought that's keeping you down? Or just that you've lost some of your momentum or possibility that change can happen? Yeah, and just noticing if you're messing up, like, how are you reacting to that? Because you're never going to reach a goal if you mess up, and then you beat yourself up and talk negatively to yourself. And then you're just like, yeah, let me just keep the status quo because it's too difficult. Yeah.

T Terri 22:50

One thing that I wanted to share, I'm kind of sitting here and I'm about to, like, you know, start laughing a little bit. But one of my New Year's resolutions, aka habits, was to be nicer to my husband, kinder, actually, I wanted to be kinder to my husband. So I can just envision him now saying, like, accountability check. Yeah, yeah,

L Liz 23:12

He throws it up like a flag.

T Terri 23:14

He's gonna be my accountability partner. Because, you know, ultimately, at the end, he wins. So,

B Barbara 23:19

Yeah. I know. And I just love that just general awareness. So it helps keep us on track. And then he can just give you that eye, like hmm, I thought you were supposed to be kinder to me like,

T Terri 23:33

Right, right.

B Barbara 23:34

And words don't even have to be said, he'll just look at you. And you're like, that was not very nice to not appreciate your contribution

nice to not appreciate you or whatever.

T Terri 23:43
Right. Right.

L Liz 23:46
So how I just I'm thinking about, like, you know, starting habits and making these changes in our lives. And one thing that comes to mind is how complicated life can get sometimes, and things that happen that are unplanned, or out of our control, or maybe things just get busy? How do you recommend we stay on task? Like, at what level do our habits remain high on our priority list? And how do we battle just the challenges of life, you know, when it comes to them competing, for these changes that we're trying to make for ourselves?

B Barbara 24:26
Yeah. So that's pretty much what coaching is all about, is thought management and like life is complicated. That's a really loaded thought. Because it's never going to make you feel good. So just looking at the way you're looking at things in your life, and and look at them is more neutral and notice then you observe life and then that creates a thought and then that creates that feeling. So the way we think is going to drive the way we feel and the way we feel drives what we do or don't do. So if you're thinking that this new thing that you want to do like whatever this new habit is just kind of ask yourself, What am I thinking about this? And why am I thinking that way? But yeah, the thoughts and feelings really drive everything. And then what we do or don't do creates what we get in our life, like our results. So we can always make changes, we just have to look at how we're looking at our situation a little differently. Or then, you know, certainly change is necessary sometimes, but looking at it and understanding why we're looking to make that change first helps.

L Liz 25:43
Yeah. What about when things like that, I mean, not to keep coming back to like, say exercising but I mean, if you are making a resolution, or changing your habits, right to be more active, say you go on vacation for a week, and you come back? Now, I know, in my personal experience in the past, that was one of the best ways to derail my plan was just a break in the routine. So how do you recommend people keep their focus, when they've when they have to shift back into a regular routine again?

B Barbara 26:17
Yeah, that's definitely quite common when you go away, and then now all of a sudden you're back to getting up early having to go to work. And you just decide, alright, I like going to work because I like earning money. So that's not an option. And I can't really sleep till nine, if I'm to keep this job. So it's just kind of, you know, with a little planning, maybe not getting back

Sunday night at 10 if you know, you need a little downtime before you need to get back to your schedule, but setting yourself up for success by planning ahead. And then noticing that you have that job, and you'd like to earn money. So that should give you a little bit of motivation. There was a great example in coaching that we used to talk about, Oh, I hate paying my car payment, but I like driving my car, so then you're choosing to pay that car payment, because you're choosing to have a car, you don't have to have a car, you could figure out something else. So when you put it in that perspective, it just kind of gives you you know, just stop arguing with reality or realizing that you really do have a choice.

L Liz 27:22

Yeah. It's like revisit the reasons why you're making these decisions.

B Barbara 27:27

Yes.

L Liz 27:28

And think about them, like you said, according to the coaching, think about them in the positive way, the way that they're benefiting you.

B Barbara 27:33

Right? Yeah, A book that I just bought on Kindle is called The Gap and the Gain. And that's a great book. And I've only kind of thumbed through it. But it all talks about how are you in the gap or are you in the gain? Are you only looking at what you don't have or can you get in the gain and realize what you do have and how it talks about this nice little picture about this ideal you. And it went from like the bottom all the way up to the ideal. But when you're in the gain part, you're at the bottom, and then you've realized where you've come in, you're not looking to get to that ideal, because really that ideal, half the time it's never attainable. And you need to approach that in bite sized pieces. So that's again, where the habits all come in. And the way you choose to look at things; that really affects how you how you feel all day, every day.

L Liz 28:25

The Gap and the Gain?

B Barbara 28:26

Yes,

L Liz 28:27



LIZ 28:27

The Gap and the Gain.



Barbara 28:28

Yeah, I think it's just Gap and the Gain.



Liz 28:30

Oh, Gap and the Gain. Okay. We'll share a link to that in the show notes so people can check it out. Sounds like there's another book to add to my reading list.



Barbara 28:37

Yes. And Atomic Habits, Oh, that's a good one I know a lot of people know about that book. Yes. And that is just a great book. I love reading self help books, because it just helps empower you. So you know, life can feel difficult. If you have thoughts that life is difficult, and I can't get ahead and whatever. And you're never gonna get ahead with thinking that way. So find the little joys in life. I always like to say lie if 50/50. And, you know, it's so easy to focus on all that's going wrong, but we have to give equal airtime to what is also going correct. So that's Gap and the Gain will help with that process.



Liz 29:16

Okay, so Barbara, like, what are your thoughts on journaling? Or other ways, calendars, schedules, you know, to keep people focused on these mindsets? Do you use any of these tactics yourself? Or do you recommend any?



Barbara 29:31

Yeah, I definitely create a schedule for myself because especially working from home there's a lot of downtime. So if you don't have self discipline, then you don't get you know, you don't reach any goals that you're setting. And I love Google Calendar too, so that's you know just certain appointments even just put them in there. The key for anyone is no matter how you keep track of your your schedule is to plan it out. So things like exercise or reading, all those little habits, if you don't book those into your calendar, then they certainly never happen. And I also like to start with, start my day with the harder things, first things that I don't really feel like doing, because when you get up, you just kinda like, just hit the ground running. And let me just focus. Oh, another cool thing I just learned about was the Pomodoro, Pomodoro, Pomodoro Technique. And that's about taking a task and doing it for 25 minutes without any distractions, so put the phone away. And this works great for kids. Like here, I know, you want to talk to your friends all night long. So focus for 25 minutes, and then give them like a five or 10 minute break. And then you do the 25 minutes again, and you can do that multiple times and then have a longer break. But that's something that's very effective to help you stay on task. But if you don't plan it out, then it just never happens.

L

Liz 30:55

Yeah, you'll always be waiting for when you're feeling like it or the motivation strikes, and it doesn't always strike. Sometimes you're just not feeling it. If you wait for that it'll never come.

B

Barbara 31:04

Yeah. And with coaching, we always say motivation begins with your thoughts. Like there is no magic motivation that just all of a sudden comes upon you. It's that you thought a different thought that then got you motivated to do it.

L

Liz 31:16

Yeah. I read a book called The War of Art. It's the opposite of the The Art of War. Yeah, The War of Art. And it's, it's a really good book for anyone who's interested, who's interested in this kind of stuff, who's maybe pursuing writing a book or some big project in their life, but one of the things he talked about in the book that stood out to me was that when you know, you have to do something, I know that sounds cliché, but it's like, just do it. And he was basically saying, like, don't wait until you feel motivated, or you feel like you have the inspiration because it won't really come and it may come occasionally, but not when you want it to. So he was saying, I'm working on writing my own book. So there were times he's, he's like, I had to set aside a chunk of time in my day, and I had to just sit down at my typewriter, and just type. He's like, it didn't matter if what I was typing was even good, or if it would even make it into the final the piece, but at least I did something. And so he said that process started the habits that get you progressing towards your goal, in this case towards your goal. In his case, it was his book. So it's just going back to a lot of those practical things of setting aside time, being intentional about it and not just like, you know, waiting around, or, you know, you've got to take charge of your time, I guess.

B

Barbara 32:40

Yeah and you can just use the word decisions. And that's another key thing is to get better at making decisions. So just deciding, and you don't have to decide for a year. So decide that you're going to do whatever it is like this week, or even making decisions to make changes, like, Nope, this is what I'm going to do. And then stop thinking about it until that timing comes up. But yeah, getting better at making decisions just makes your life so much more efficient. So and again, thought awareness, you can just see how some days you just like can't seem to make any decisions, and you're not very productive. So you're like, Alright, let me just decide. Even simple things like what's for dinner? I'm like, Alright, who cares? Just decide. Yeah, yeah.

L

Liz 33:29

So true. That's one of my little habits I have to change. I have to be more decisive for sure.

B

Barbara 33:37

Yeah. Yeah. And if you're trying to have a good eating protocol, or drinking protocol, you do have to decide ahead and plan like, set yourself up for success. You don't need to have to go supermarket every single day,

L

Liz 33:48

Right? Well, actually, it's funny, you bring that one into it, because that's one of the other things that I've been trying is I was like, Okay, I'm gonna try to do the lower carb diet thing this year, and not for the whole year. I was like, I'm just going to try it for two weeks. So I because I knew that if I were to try to start something, you know, months in the future, I'm eventually likely not going to continue it. But I didn't know where to start. So I was kind of just like, I don't know, maybe this may be that until I watched a video on YouTube and this guy broke down, get this, this, this and this. And I was like, You know what, okay, I'm gonna go there. I'm gonna get this, this and this. And then I decided that this is what I'm going to have, instead of doing this whole, maybe I feel like eating this for breakfast is like, No, this is what you're going to eat for breakfast. And then this is what you're going to eat for lunch. So it really helped me make a decision to you know, what, don't worry about maybe I'm not feeling like I want to eat that. It's like, No, this is what you're going to eat. And it's just made it so much easier. Because I don't have to sit there and worry or wonder. It's like nope, this is it.

B

Barbara 34:48

Yeah, and even the two week thing. You know, sometimes it takes a little time to get over that uncomfortable hump but making a decision to just give it a. You know how maybe, at least two weeks because, yeah, you know, it takes time just to get, you know, just to form that new habit. And then that habit becomes much easier. But you almost have to get over that threshold of difficulty, and then it becomes not a big deal.

L

Liz 35:15

Right? Yeah. Because I won't have to relearn, like, I'll know what I'm doing going into the next week ahead of time, as opposed to trying something new every week, you know?

B

Barbara 35:24

Yeah. Yeah. And then deciding, like, quantifying what carbs are, and how many, you know, are you saying none whatsoever? Or like less? So that's another thing

L

Liz 35:36

For me just less Yeah, no, no, not no for me, but like, I've picked the particular things I'm going to eat for breakfast. And then the particular things I'm going to eat for lunch. And so I know when I go to the grocery store, every week, I'm buying these specific items. I don't like hem

and haw, like, maybe I should try this or that. It's like, No, I'm buying these items.

B

Barbara 35:57

Right. And so that's a great habit of setting yourself up for success, not saying I'm gonna have no carbs, make it reasonable, something that you can actually do. You know, we can think of all these things and then when we actually need to go do them it's just not possible.

L

Liz 36:15

You're seeing cookies everywhere, and cake and all these other kinds of things.

B

Barbara 36:19

Yes, yeah. Learn to not use willpower. Yeah, so all these habit things, like it's just you have to accept a little discomfort. Otherwise, change is never possible. So you can do hard things that they always used to say in coaching. And yeah, make the commitment and really deciding why you want to do this. Yeah, I wanted to say too, I love the idea of starting my day with like five key things to accomplish. And that gives you direction too so that's right up there with like writing on your calendar. But having a process in the morning, like, alright, what are the five things I really want to work on today? And I used to think those should be like 10, like only five things that seemed so little. But believe me, a lot of other stuff comes into the day. And if you don't think about the key things that you have to do, then they fall by the wayside, because then all that instant gratification comes in, or the phone calls that this only take a second, let me just do this. So it just helps give you that focus. So then you can have that plan that you're looking for, and then figuring out a way to implement that.

T

Terri 37:30

I like, Yeah, I like that a lot Barbara, because I even for myself, like I have a note on my phone, and it was I break it down like things to do today, things to do tomorrow. And then you know, then I move some things like into next week or whatever. But so often, I'll have so many things on the today list, that I just end up moving them down anyway. And it can be very just frustrating to the point where it's like, I'll never get this done. So I love the fact that you know, you do limit your goals for the day, or you know, the things that you need to do. Because there are a lot of life interruptions, you know.

B

Barbara 38:12

Right and plan for those interruptions. Like if you're working from home and you have children, or even if you're working and you have children and you have to know that you have to go get them that creates that interruption time. So don't pack your calendar so tight that you then beat yourself up, like I'm gonna get all these things done today. Well, is it even possible to get all those things done? So and you can pick the big items, and then just put them in to the different days of the week. Alright, I'm gonna put this off, I know that this needs to be done, but

I can't do everything today. So let me put this in, you know, a future day. And then that will just help it stay more manageable. And then learn how to do what's on your calendar, which is always a, you know, interesting, that's a key skill to learn.

T Terri 39:03
So true.

L Liz 39:04
Time management.

B Barbara 39:05
Yes, yes. Yeah. And another key thing to making habits stick is embodying your future self. So if you want to be a person, again, with weight, this is so easy to show this example. If you want to be a thinner version of you. Well, how do you have to be today? What do you have to do today in order to get that future result? You've got to get to embody a person who weighs less and does the things that needs to be done in order to get that result. So we did a podcast, I forget what number was like 46ish or something? Thinking and Being something like that. Yeah, like being that person ahead of time.

L Liz 39:49
Yes, yep, that one.

B Barbara 39:51
Exactly, yeah, so that is so key, because we often wait until we have our results to then be oh, now I'm a person who weighs less. But you'll never get those goals if you don't learn how to be that person now. Yeah. And studying, you know, that was another example I used like, you can't be a great student if you don't study today. So you want to go to college? Well, what does it take? A person who gets to college has studied and applied themselves in high school.

L Liz 40:21
Visualization, right? Visualization techniques. Sort of like picturing yourself being that person doing the things?

B Barbara 40:28
But actually doing. So it's not just, I mean, visualization helps. But like, so for weight loss, like, in order to be a lighter version of you, you have to take action today. So you have to be careful

what you're eating and create that food plan and live like that thinner version of you now. So then you're making choices. Yeah.

T Terri 40:49

We have done the rapid fire with Barbara before. So just to change it up a little bit. I do have some questions, Barb, that I wanted to ask you. So they're not this or that. They're legitimate, like questions. So your favorite restaurant?

B Barbara 41:05

Um, where would it be? We have so many that we go to but we tend to go to East Bay Grille a lot here in Plymouth.

T Terri 41:13

Okay, all right. Your favorite book?

B Barbara 41:16

I love anything self help. So the old book Think and Grow Rich, which I always have on my desk that was written in 1937. That was like that original secret book. Yeah, I just love anything self help, because I never find the time to read like fiction books. I always feel like I have so much other stuff I have to learn and you know it will help my business. But yeah, I do. I do like to read on my Kindle these days.

T Terri 41:42

Okay, good. Your favorite holiday?

B Barbara 41:45

I think Thanksgiving. That or Fourth of July. Either. I love the warm weather and cookouts.

T Terri 41:50

Oh, yeah. That's a good one, too. Yeah. That's all I've got the you know, I just wanted to just Inquiring minds want to know. So yeah, thank you.

B Barbara 42:01

Thanks so much.

L Liz 42:02

Awesome. Well, thank you again, Barbara, for joining us. So I'm just gonna go down with like a quick list of like a summary. Right? So for our new year and the new you, you want to create habits, more so than choosing a resolution. So create new habits, but make them small, right? Smaller habits?

B Barbara 42:20

Yeah,

L Liz 42:20

Not too big. Another thing, change can start anytime. Doesn't have to be at January. It can be anytime you're ready for it. Do awareness checks occasionally, to make sure that you're on track. What do you need to keep to keep running yourself going along? Stuff like that? Give yourself five key things to accomplish every day. Stay on top of your habits and then embody your future self.

B Barbara 42:48

Yeah, yep. Yeah. and plan ahead. I think I forget if you said that in that list. But yeah, planning and incorporating things into your calendar. And then the other one was allow discomfort. Your brain is never going to want, it's always going to talk you out of like, well you don't really need to go to gym, today it doesn't matter. It's raining like I can't walk. It's just too cold out. You just have to decide, well, I won't die if I walk in the cold. So let me get out there and do it.

L Liz 43:17

Right. No negative talk.

T Terri 43:20

Okay, a little a little caveat. caveat to that is that you could die if you just make sure that you're not exposed to the elements and like, especially in New England, honestly, like wet snowy day, but just make sure that you're dressed appropriately.

B Barbara 43:35

Right.

L Liz 43:36
Well, thank you again, Barbara. We really appreciate it.

B Barbara 43:39
Yeah.

L Liz 43:39
You're always a great guest.

B Barbara 43:40
Yeah. Thanks so much for having me on.

T Terri 43:43
Happy New Year, Barbara.

B Barbara 43:44
I know Happy New Year and get to those habits.

T Terri 43:47
That's right.

C closing 43:48
That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's show, we would love to hear from you email your thoughts about this show or any other ideas at tcupodcast@trianglecu.org. Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.