

Welcome to Time is money!

What's stealing yours? I'm (*introduce yourself*).

We've heard the expression, Time is Money.

Time is our most valuable asset and we all have the same finite amount of it.

I'd like to start our session by asking what techniques you've used (or are currently using) to help manage your time?

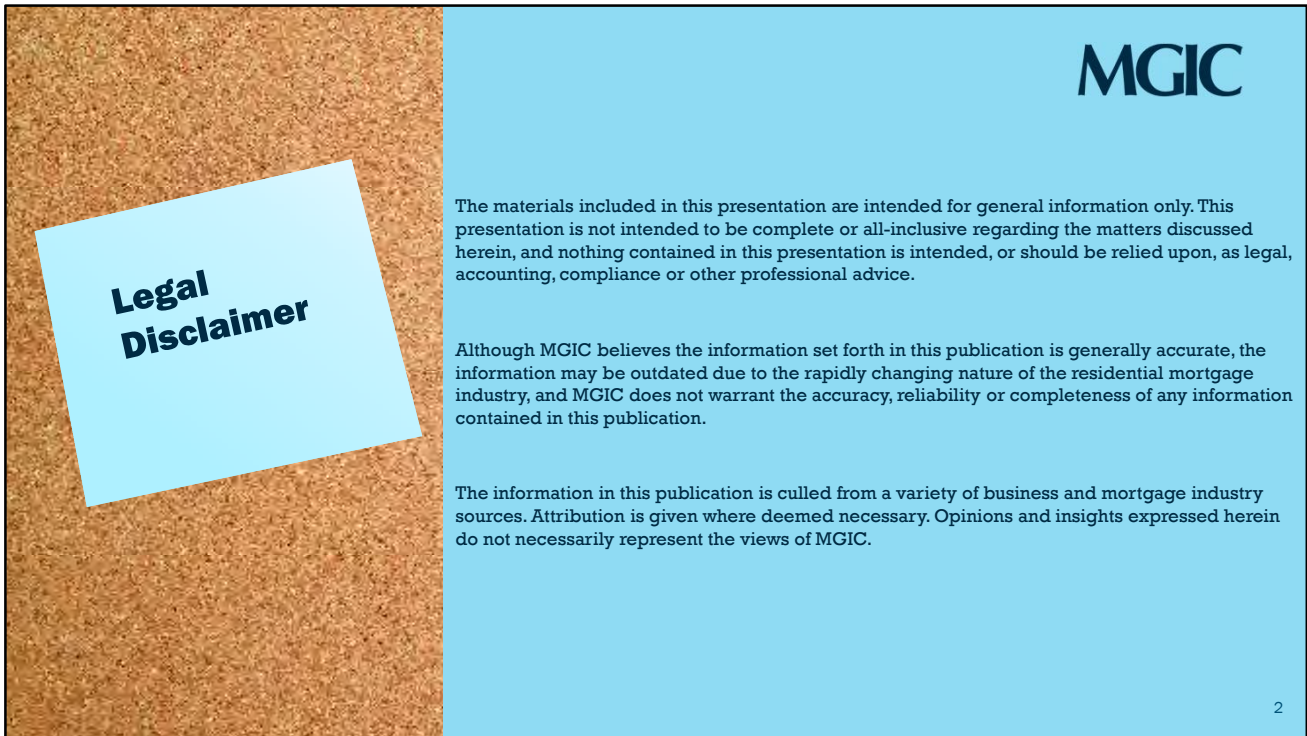
*Virtual option; unmute participants or have them chat in the chat panel*

(If no answers, rephrase with how many of you are attending a time management session for the very first time?)

I'm going to go out on a limb and assume none of us have enough time...whether it be socially, professionally, personally.

How do you manage the time you have so your life feels richer, more productive, less stressed, more rewarding?

If we treat time like a currency and protect it, we're more likely to control it.

The slide features a corkboard background on the left with a light blue sticky note that says "Legal Disclaimer". The right side of the slide is a solid light blue background with the MGIC logo in the top right corner. Three paragraphs of disclaimer text are positioned on the right side. A small number "2" is located in the bottom right corner of the slide.

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However, before we begin, I need to share this brief message.

Essentially it states – any opinions I may give are mine and not necessarily that of MGIC.

This information is for general information, and the examples are hypothetical and for illustrative purposes.

Now that we've taken care of the legal requirements we can get started!

Transition...How many of you have a calendar that looks like this?



BUSY...Everyone is SO busy!

But are you busy doing the right things?  
Busyness isn't the same as effectiveness.

I hear you saying...

"People are constantly asking me for things; asking me to do things; I'm rushing from one appointment to the next;

I'm doing 12 things at once!

I don't attend my cross-fit classes anymore...I barely make it to my kids' sporting events.

I have no time!"

What if I told you that you have the time, but it's being stolen from you by time thieves.

# TIME THIEVES!

A time thief robs you of time each day.

Time thieves are sneaky, they don't steal time from you in one big heist. It's much more subtle, a few minutes here, a few minutes there, it adds up quickly.

But you aren't helpless against time thieves. You can stop them by taking control of your time.

Transition...But that requires change.



# CHANGE IS HARD

I know you're thinking "I don't want to change...change is too hard!"  
Change is hard. But without change, NOTHING CHANGES.

*Engagement activity (demonstrates change is not easy and requires thought/discipline);*

- *Tell participants to cross their arms and take note which arm crosses over*
- *Have participants uncross and drop both arms to their sides*
- *Now, tell participants to cross their arms the opposite way*

So, you can keep on treading water, just barely keeping your head above or you can commit to making a change in how you protect and utilize your time.

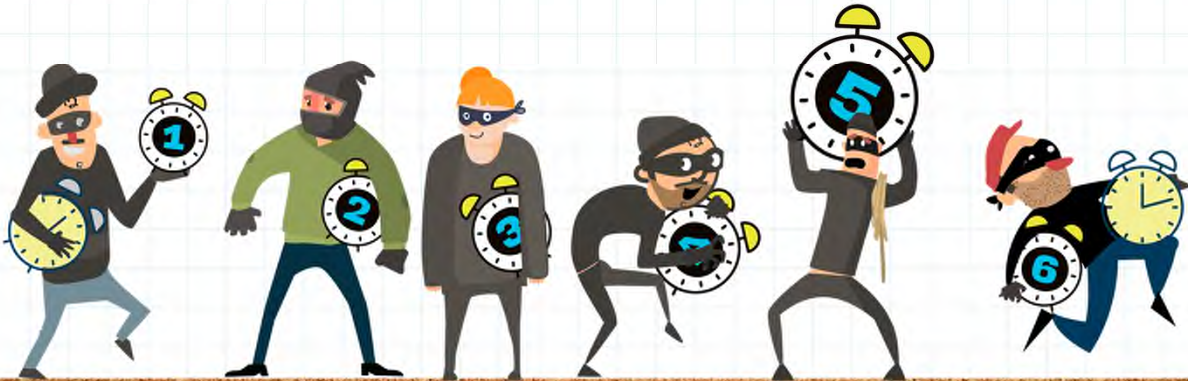
# ONE STEP AT A TIME



The good news is that change doesn't have to be all encompassing.  
It can be incremental, one step at a time.



## 7 TIME THIEVES TO AVOID



We're going to be talking about 7 different time thieves, and how you can stop them from stealing your time by implementing some of our "crime prevention" tips.

*Tell participants to pull out their "Time is money!" Handout*

Some of the time thieves we'll discuss may be very familiar to you.

However, by acknowledging your personal time thieves and implementing at least one of our tips, you'll be able to free up more time to focus on what's important to you.

So, unless you have plenty of time on your hands - let's get started.



**TIME THIEF #1**  
**Lack of  
Priorities**

The first time thief is not having clear priorities; not knowing what to focus on.

Your priorities are the important actions or tasks that benefit you personally or professionally. Typically, most people spend their day putting out fires instead of focusing on their priorities.

You start with the task that has the highest flames, and then your day spins out of control from there. You're so busy tending to the urgency of everyday tasks, you lose sight of the important things, and BAM! your time is stolen.





**“What is important is seldom urgent, and what is urgent is seldom important.”**

-Dwight D. Eisenhower

A wise former President and 5-star Army General during WWII, once said...(read quote)

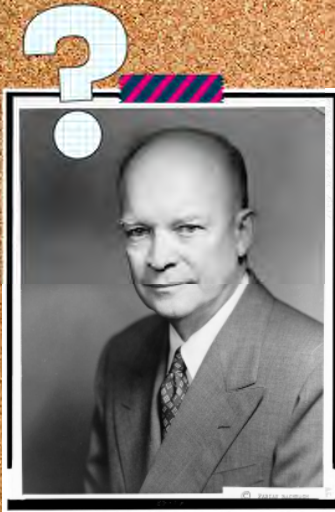
The busy “right now” state we live in makes us lose touch of what’s important to us, i.e.; our priorities (what we’d focus on in a perfect world).

When you function in such haste - trying to get everything done - it’s easy to confuse what’s urgent and important.

**PREVENTION TIP:**  
**Set Priorities**



Prevention tip - by identifying and setting your priorities, you stop the time thief because important things are back on your radar.



## What are your priorities?

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What are your priorities?

What are your end goals and what activities will get you there?

*Engagement; raise your hand if know what your priorities are*

*Virtual option; raise your hand in the feedback box*

So, the first obvious change you need to make is figure out what your priorities are.

As the Supreme Commander of Allied forces during WWII, and prior to serving as the 34<sup>th</sup> president of United States, Eisenhower needed to make many decisions under extreme pressure.

Eisenhower approached decisions considering 2 fundamental principles; their urgency and their importance.

To help make decisions he developed a 4-quadrant matrix to help segment what's urgent vs. what's important.

Everything we do in our crazy, hurried lives...falls into one of the quadrants.

Transition...Let's take a look.



Tell participants to pull out their Matrix Handout.

The premise of the matrix is that things get done based on their urgency or their importance. Where things fall in the quadrants of the matrix should impact your approach to doing them.

Let's familiarize ourselves with the quadrants (*trainer...use pointer to illustrate*).

The quads on the left side are time sensitive - URGENT

The quads on the right are not time-sensitive, thus NOT Urgent

The quads on the top are considered IMPORTANT

The quads on the bottom are considered NOT so important

URGENT, DO NOW things are prioritized by TIME...no surprise.

IMPORTANT items are prioritized by VALUE, which doesn't carry a sense of immediacy.

Tasks in Quad 1 are important and urgent...they're critical and scream NOW! or 911!

These are things that must be managed; things in crisis, fires that we need to put BUT then move on.

In Quad 2, the tasks are important but not urgent...they reflect our values.

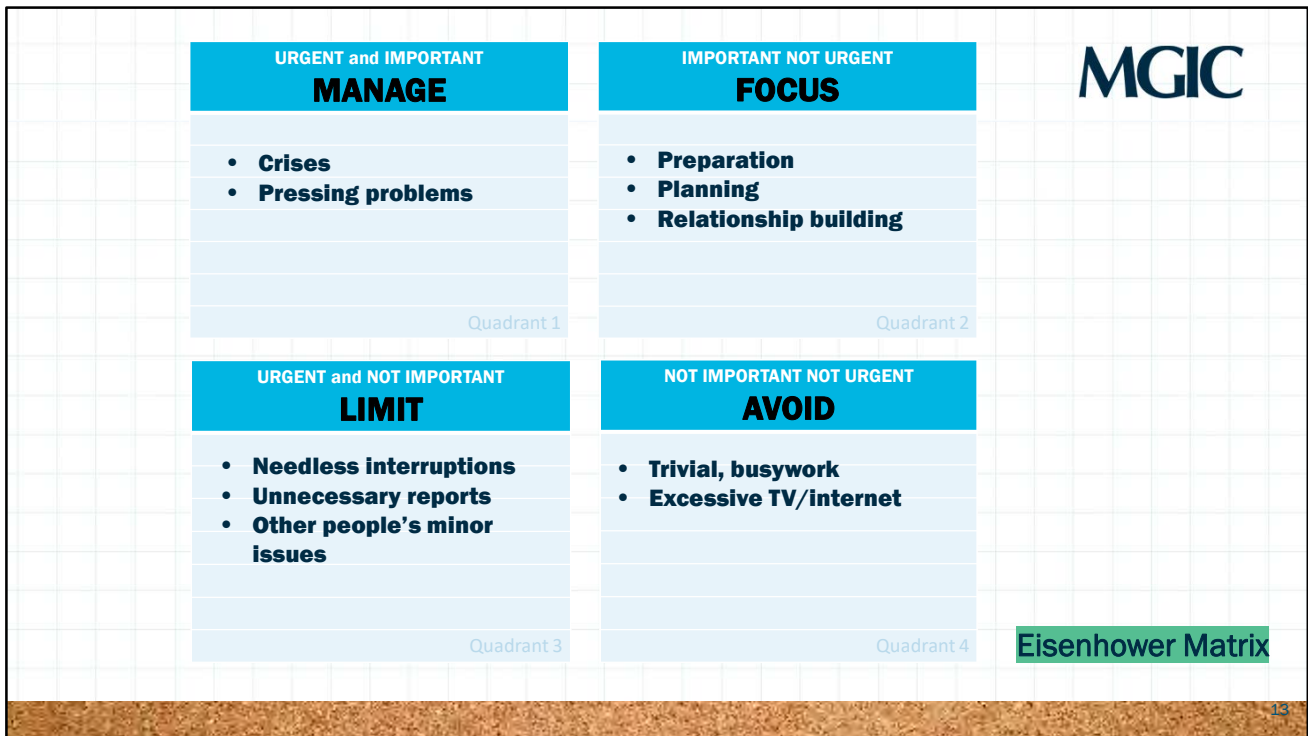
This is where our priorities are – they're what's best for us personally and professionally. We should focus on time spent here because this is where our success is gained.

Tasks in Quad 3 aren't important, but they can be very time-sensitive...they're often busywork and interruptions.

These are the everyday must-dos that have to get done...BUT we need to limit the time we spend in this quadrant. Just because we're busy in this quadrant, we can NOT mistake it for being effective. Busyness does not equal effectiveness!

Tasks in Quad 4 are neither important or urgent...

Avoid spending a significant amount of time here. This is doing trivial activity (playing Fort Night, scrolling through Facebook). I'm not saying that we're forever prohibited from scrolling through our FB feeds, we just can't get ourselves lost in it.



Tell participants to follow along using their Matrix Handout and fill it in as we run through this slide.

In a perfect realtor world where do you want to FOCUS your time – what Q2 activities? (click)

Example: Provide exceptional client service

A top agent said, the highest and best use of his time would be keeping calm and avoiding contention.

But we work...everyday work...distracts from our FOCUS

(click) Some Q3 activities.

LIMIT your time here, do not let it consume you.

Example: An email from your photographer, sent to YOU and your assistance

Pictures of the master bath need to be retaken. Limit your time in the issue, your assistant is more than capable.

And there are things we must MANAGE...

(click) Some Q1 things we need to deal with.

Example: You just learned a pre-closing credit pull shows your buyer took out a car loan and with the new payment they no longer qualify for the mortgage loan.

Lastly, there are things we really should AVOID...

(click) Some Q4 things to avoid.

Example: Last minute lunch invite – but you already know something needs your attention NOW (home sale blow up)...you may want to go to lunch, but it's not in your best interest right now.

Transition...I want you to start thinking about YOU and YOUR matrix.



*Have participants pull out their Matrix Notepad*

Take a minute and think of things you'd put in your matrix.

Now, (click) zone in on your professional priorities, those things that would be most beneficial to your success.

Pick 2 professional priorities and write them down in FOCUS/Q2 of your matrix.

*Engagement; if you're so inclined - share your priorities with the group*

*Virtual option; unmute participants or share in the chat panel*

Transition...There's something to be said about writing stuff down.



**You become 42% more likely  
to achieve your goals,  
simply by writing them down.**

-Dr. Gail Matthews, Dominican  
University in CA

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Congratulations!

By writing down your professional priorities, you're 42% more likely to achieve them.

Transition...Let's summarize the first time thief.

**PREVENTION TIP:**  
**Set Priorities**



By identifying and setting your priorities, you stop the time thief because important things are back on your radar.

Moving on to the next time thief...





## **TIME THIEF #2** Not Saying “No”

You have to allow yourself to say no.

Does this sound familiar:

You have dinner reservations at 5:00 with your family at a new restaurant across town. A new listing client calls. They're running late and asks to meet at 4:00, instead of 3:00. Thinking you can quickly meet with the client and still make it to dinner on time, you answer, "Sure...I'll meet you at 4:00".

Knowing you're pinched for time you rush through the meeting, fight traffic and get to the restaurant just before your family's entrees are being served.

Let's reflect on these events...

How do you think your potential client felt?...Rushed? Unimportant?

Transition...What about your family?



How do you think they felt when you showed up late?

Annoyed; Like they don't matter?

How'd you feel?

You may never want to say no to business. However, in trying to please your future client, your family, yourself...you've disappointed everyone.

Transition...How can you say no without letting anyone down? There is a way...

## PREVENTION TIP:

### Use the **Yes! No. Yes?** Method

- Recognize your **Yes!** reason
- Include **Yes!** reason when saying **No.**
- Provide alternate way of saying **Yes?**



Try the Yes! No. Yes? Method.

William Ury, a co-founder of Harvard University's Program on Negotiation and a well-published author says:

"When we have the desire to say "No," it's an affirmation of us wanting to say "Yes" to something else that's important to us."

He prescribes the Yes! No. Yes? Method:

- (click) Recognize the "Yes!" - it's the important thing you're protecting (you said Yes! to dinner with your family)
- (click) Include the "Yes!" reason when saying "No." - this reinforces your commitment to the "Yes!" and provides sincerity to the "No."
- (click) Keep the conversation open by providing an alternative solution...another way of saying "Yes?"



## Use the **Yes! No. Yes?** Method

- **Yes!**  
Family dinner priority
- **No.**  
“I’d love to meet with you, but I have a family commitment at 5:00 and I don’t want to rush our time together.”
- **Yes?**  
“I can answer of few question now, but then let’s meet after dinner.”

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*Engagement; choose a partner and take turns practicing the “No.” and “Yes?” for this scenario*

*Virtual option; randomly assign partners into breakout rooms*

**Remember your priority – the “Yes!” is dinner with your family**

Upon conclusion of activity, use slide build as a debrief

(click) “No.” - “I’d love to meet with you and help you sell your property. Although I have a family commitment at 5:00, and I don’t want to rush our time together.”

(click) “Yes?” - “Are there a few questions I can answer for you now, and how about we meet after dinner?”

Once you become comfortable saying “No.”, you’ll feel less stressed and less busy.

Transition...Let’s move on and learn how to stop another time thief.

**TIME THIEF #3**  
**Under-Utilizing  
Your Calendar**



I'm sure we can all appreciate me saying, if it's NOT in my calendar, it doesn't exist and it AIN'T happening!

Calendar being in a broad sense...Your calendar preference may be electronic (Google Calendar) or paper (daily/weekly planner).

So it's safe to say that your calendar controls your day, and for anything to get done, it's got to be in your calendar.

But many of us do not utilize this tool, our calendars, to its full potential.

Let's learn to stop this time thief by calendar blocking...

**PREVENTION TIP:**

# Calendar Blocking



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| TIME | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|------|--------|---------|-----------|----------|--------|----------|--------|
| 6:30 |        |         |           |          |        |          |        |
| 7:00 | Orange | Orange  | Orange    | Orange   | Orange | Orange   |        |
| 7:30 |        |         |           |          |        |          |        |
| 8:00 | Green  | Green   | Green     |          |        |          |        |
| 8:30 |        |         |           |          |        |          |        |
| 9:00 |        |         |           | Yellow   | Yellow |          |        |
| 9:30 |        |         |           |          |        |          |        |

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Calendar blocking is just what it sounds like – reserving blocks of time on your calendar for specific tasks.

Transition...Let's explore some effective ways to calendar block.

**MORE ON BLOCKING:**

## Batch Tasks

Your calendar should be used for more than appointments and meetings.

Block your calendar to batch tasks.

Batching is when you group similar tasks together, such as making calls, responding to emails, status checking and then blocking your calendar for uninterrupted work sessions to address those specific tasks.

*Engagement; what are some tasks that you could batch task?... share with the group*  
*Virtual option; unmute participants or share in the chat panel*

- Working in batches increases your efficiency because your focus is on a specific task
- Start by batching in 30-minute increments and adjust from there

Here's an idea – take control of your phone/keep it at bay...

(click) To prevent cell phone distraction place your device in Airplane Mode.

It forces you to hold off on responding until the designated time block for that specific task.

**TIME THIEF #4**  
**Inability to  
Switch Gears**



Can you relate to this...

You're prepared to meet with a new buyer and 15 minutes before you're scheduled to meet, they cancel.

How do you feel? What do you do?

Do you spend time at the new coffee shop – you heard they had awesome scones.

Transition...What could you do?



**PREVENTION TIP:**

**Pivot**



You could pivot.

Pivoting stops the time thief and provides you invaluable currency...TIME!

You switch gears and use that allotted time to focus on other priorities.

Transition...Let's look at how to pivot.

# How to pivot

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*Accept*

*Acknowledge*

*Move on*

(click) Accept it - cancellations happen all the time...you've cancelled appointments, too.

(click) Acknowledge - you now have 60 minutes of uninterrupted free time – GIFT!

(click) Move on - and identify another priority from your list and focus on it.

Let's apply this to referral partners you've been actively calling on.

If you realize a referral partner isn't sending clients your way, don't feel defeated...PIVOT!

Accept it – they're not interested in partnering with you (for whatever reason).

Acknowledge – your calendar has 6 hours set aside for meetings/calls with them over the next 2 months...



Move on! Pick another prospect on your radar and schedule them in that 6-hour period.

*True story folks...trainer; share your own personal story about when you pivoted*  
(Example: For several days I was working on developing content for this presentation. Then one afternoon, nothing was flowing for me. I was having brain block and getting frustrated!

I had an hour left before leaving for the day, so I “pivoted.” I spent the rest of my day reviewing recent agency announcements. It felt so good to focus on something different...and I approached the review with renewed energy. Moreover, using that last hour to knock out a task allowed me to leave work feeling triumphant!)

*Transition*...Let’s pivot to the next time thief.



## **TIME THIEF #5** **Multi-Tasking**

- Productivity drops 40%
- More mistakes made
- Quality is sacrificed

How many of you are guilty of doing this?

I bet you think you're pretty good at doing a dozen things at once, too.

Now, I know you can talk on the phone AND make a ham and cheddar sandwich at the same time. But, what about doing 2 THINKING tasks at the same time?

I know...you're all rolling your eyes because you all think you're master multi-taskers.

(click) Studies show that when you multi-task:

- Productivity drops
- More mistakes are made
- Quality is sacrificed

Let's see if those study results hold true...



**Time is money!**

**1, 2, 3 - 12**

*Engagement;*

When I say GO!

- 1) Write the phrase (click) Time is money!
- 2) And right below it, (click) write the numbers 1, 2, 3, 4, 5, all the way through the #12
- 3) Eyes on me when you're done (*Virtual option; raise your hand in the feedback box*)

On the count of 1, 2, 3... Go!

Trainer - set timer; note how long and announce how many seconds to group



**T i m**  
**1 2 3**

*Engagement;*

This round when the timer starts, I want you to do the following:

- 1) Alternate between writing a letter in the phrase with a corresponding number (click)  
T, 1, i, 2, m, 3
- 2) Eyes on me when you're done (*Virtual option; raise your hand in the feedback box*)

On the count of 1, 2, 3... Go!

Trainer - set timer; note how long (should be significantly longer than 1<sup>st</sup> round); announce time to group.

Debrief...Round 2 took much longer because alternating between letter and number required a shift in cognitive thinking...proof that multi-tasking is a time thief!



Stop the Multi-Tasking Time Thief and focus on one task at a time.

*Optional story:*

During the course of an hour, I was talking to a customer on my cell phone, while trying to compose an email to another customer.

And on top of that, I was trying to help my co-worker with a question.

I had spent 1 hour yet hadn't completed any of these 3 tasks.

Then, I changed my approach and pivoted.

I took the call in an empty conference room – and successfully finished it in 7 minutes.

Next, I helped my assistance – took 3 minutes

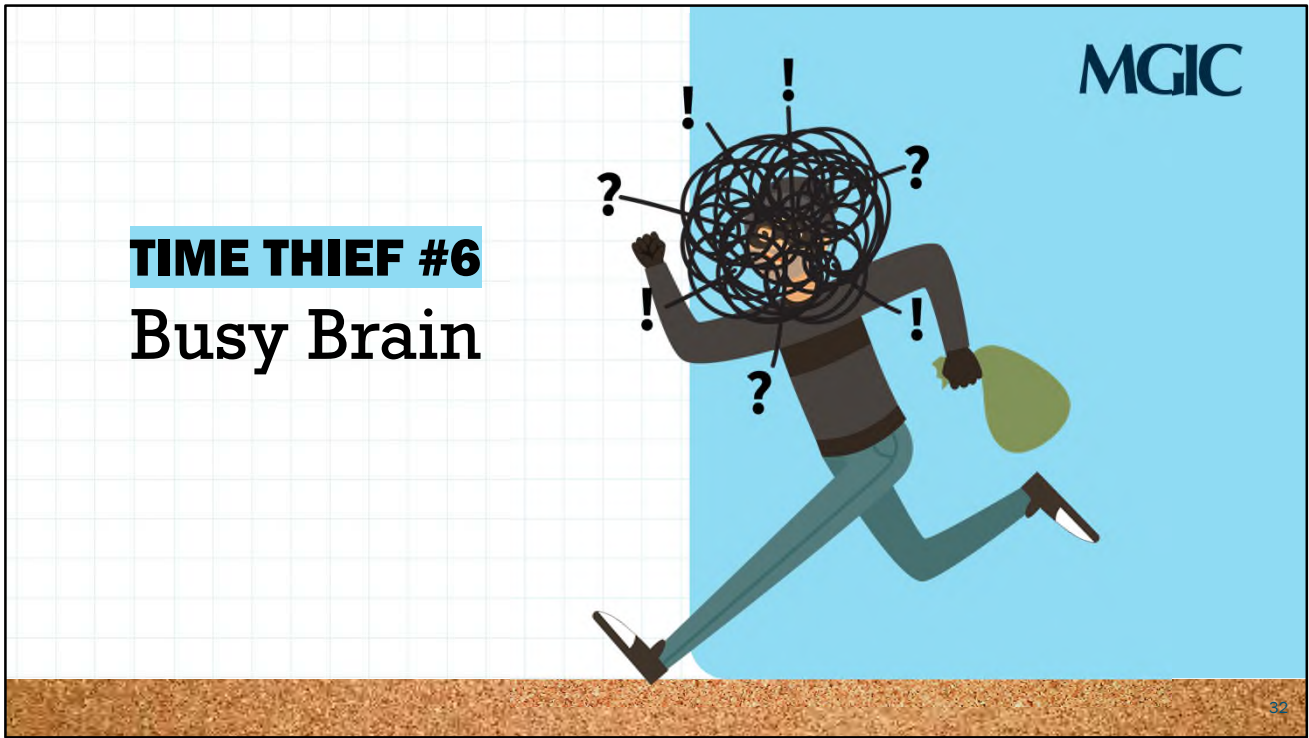
Then, I responded to the email – took another 3 minutes

It took me a total of 73 minutes to complete 3 things that actually required only 13 minutes when done independently.

The first 60 minutes of the 73 were wasted trying to do everything at the same time.

STOP multi-tasking. It doesn't work and it's a HUGE time thief!

Transition...The next time thief is similar in that it involves too many things.



How many of you feel like you have way too much racing around in your mind?

You're beyond overwhelmed.

Quite possibly you may even feel paralyzed to the point where you're frozen and can't do anything at all.





**PREVENTION TIP:**  
**Brain Dump**



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The way to stop this time thief is by doing a brain dump, which is exactly what it sounds like.

It's putting your pen to paper, or fingers to keyboard, and getting all your thoughts OUT of your brain.

Transition...Getting all thoughts out (like what, exactly?)



## What goes in a Brain Dump?

- a) Your “to do” list
- b) Questions you have
- c) Things that worry you
- d) Your thoughts/ideas
- e) All the above

What goes in a brain dump?

*Engagement; ask participants to answer...The correct answer is e) All the above.*

*Virtual option(s); unmute participants or share in the chat panel, use polling feature or using annotation tool have participants point to correct letter*

It's taking everything you're worrying about, questioning, feeling, needing to do, etc... OUT of your brain and putting it somewhere else.

Most of us have a tendency to procrastinate.

We just let things build up; whether it's big tasks – like doing income taxes – or small ones you do every week – like laundry.

Once enough things have built up, you can't help but feel anxious and overwhelmed.

You may think the last thing you want to do is remind yourself of everything by writing it all down.

But once you write things down, those thoughts are no longer cluttering up your mind.

Getting them on paper, out of your head frees up your mind and liberates you!

(click) Here's an idea...to prevent additional busy brain anxiety caused by your cell phone, turn off notifications or silence your device.

## Benefits of a Brain Dump

- Clears your head of all thoughts, worries
- Enhances focus
- Increases productivity



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The benefits of a brain dump:

- (click) A peaceful and relaxed mind – your mind is no longer racing...no more mental battles trying to remember or keep things straight
- (click) Enhanced focus – your mind is clear, so you can give your undivided attention to the task at hand
- (click) Increased productivity – your brain's not busy with other stuff, you're focused and your productivity increases



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Are there any gardeners here today?



How many of you have planted flowers or vegetables just to find them shriveled or chewed up?

Do you just shrug your shoulders and say, “so what?”

OR

(click) Do you ask yourself what happened?

Did you overwater them, under water them?

Did they get too much sun, or not enough?

Maybe you check the calendar to see when you last fertilized.



## **TIME THIEF #7** **Not Reflecting**

Not reflecting (not looking back at what happened) is a HUGE time thief because you continue down the wrong path.

The same holds true for business.

If something isn't working, you need to take the time to figure out why.

You need to analyze what happened, why it happened or didn't happen, and by doing so, you won't waste time continuing down the wrong path.

Transition...How many basketball fans do we have?

# “Do not mistake activity for achievement.”



– John Wooden,  
*UCLA Men's Basketball Coach*

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Here are some famous words spoken by John Wooden, a/k/a the “Wizard of Westwood” UCLA men’s basketball coach.

So, in a sports context, a lot of hustle does not equal winning a game.

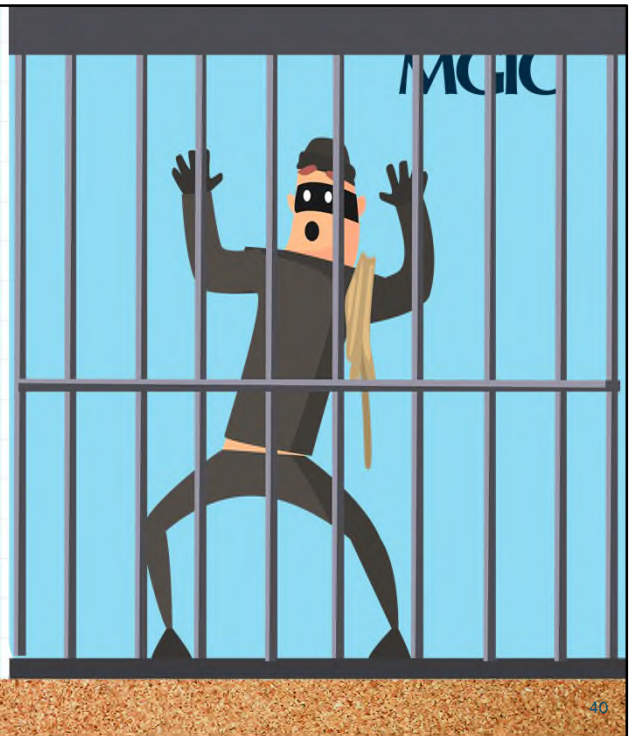
Same holds true for your work.

You may be busy everyday, but you need to be sure that you’re busy doing the things that help you achieve your goals/success.

Transition...And the only way to ensure this is to question everything.

**PREVENTION TIP:**

# Question Everything



Question WHAT YOU'RE busy doing.

Think about your days, look at your calendar, ask yourself:

- What am I busy doing every day?
- Am I always in crisis, putting out fires?
- What Q3 tasks should I LIMIT my involvement in?

Transition...Question WHO you're busy with.





Who are you  
busy with?

Question who you're busy with and question what they're doing for you.

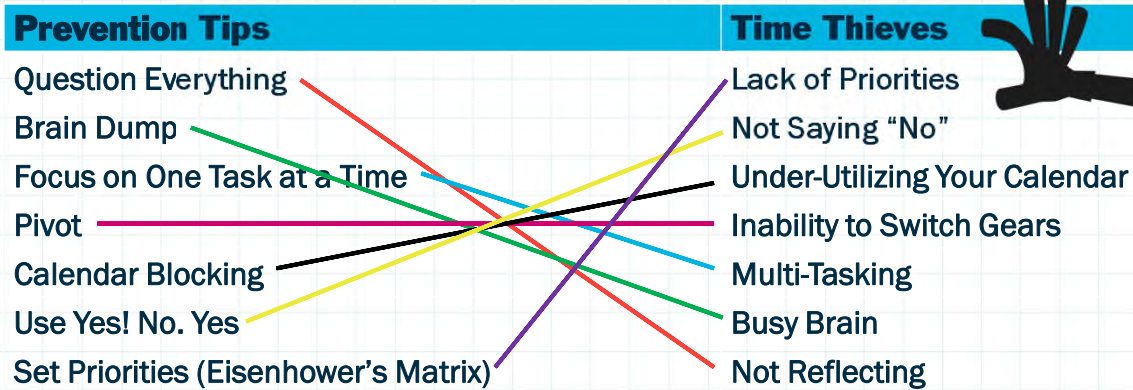
Are you always troubleshooting a specific title company or lender?

Your assistant - are they knowledgeable, is their support adequate?

Would training them provide you value? Could be a priority of yours; Q2 FOCUS worthy – great gain for you.

Transition...Before this session becomes a time thief, let's wrap this up.

## Match the Prevention Tip to the Time Thief



Let's review everything we've learned...

*Engagement; recite Prevention Tip, ask participants to identify corresponding Time Thief*

click for builds to match tips with thieves

(click) Question Everything – Not Reflecting

(click) Brain Dump – Busy Brain

(click) Focus on One Task at a Time – Multi-Tasking

(click) Pivot – Inability to Switch Gears

(click) Calendar Blocking – Under-Utilizing Your Calendar

(click) Use Yes! No. Yes – Not Saying "No"

(click) Set Priorities – Lack of Priorities

*Virtual option; using annotation tool, have participants point to the corresponding Time Thief*

Transition...Closing exercise

# Time Thief Pledge

**I pledge to stop one time thief as my first step toward taking control of my time.**

For anything to change, you have to commit to it.

Make a commitment; pledge to stop the time thieves.

*Engagement; Have participants stand and turn to the back page of the Time Thief Handout to recite the Time Thief Pledge (have them be seated when through)*

*Virtual option; Unmute participants to recite the Time Thief Pledge*



Participants will now select the prevention tip they're willing to adopt and jot down a few ways how they're going to implement.

*Engagement; anybody willing to share their adopted prevention tip and how they're going to implement?*

*Virtual option(s); unmute participants or share in the chat panel*

Change is easier when you're not doing it alone, so having a buddy will be helpful.

(click) Choose an (accountability) buddy (for example; your Yes! No. Yes? partner from before)

Schedule check-ins with your buddy for every 2 weeks (calendar block them!) to talk about what each of you are doing, what's working, what's not.

Transition...We enjoy partnering with you (concluding statements)...



#### Thank participants

- Your company name and MGIC want to thank you for this opportunity to meet with you and help you in whatever way we can to support your success. We value our relationships and recognize our success depends on your success.
- We enjoy bringing you programs like this as a way of earning your business and believe it demonstrates how we differ from our competition. Remember, we're just a phone call away – so if you have questions relating to what we discussed here, please call...
- Thank you again for this opportunity...we look forward to working with you and earning your business.