**Journal Entries Chapter 4: Managing Time and Money  
  
Name:**

Directions: The journal entries are an opportunity to think about the material in the text and apply it to your own life. Answer the questions with a paragraph or list rather than a phrase or sentence.

1. Write a paragraph about your lifetime goals. Use **any of these questions** to guide your thinking:

* What is your career goal? If you do not know what your career goal is, describe your preferred work environment. Would your ideal career require a college degree?
* What are your family goals? Are you interested in marriage and family? What would be your important family values?
* What are your social goals (friends, community, and recreation)?
* When you are older and look back on your life, what are the three most important life goals that you want to have accomplished?

1. Write a paragraph about how you will accomplish one of your important lifetime goals. Start your paragraph by stating an important goal from the previous journal entry. What is the first step in accomplishing this goal? Next, list some additional steps needed to accomplish it. How can you motivate yourself to begin taking these steps?

For example:

One of my important lifetime goals is . The first step  
in accomplishing this goal is . . . Some additional steps are . . . I can motivate myself to accomplish this goal by . . .

1. Write a paragraph about how you will manage your time to accomplish your goal of a college education. Use any of these questions to guide your thinking:

* What are your priorities?
* How will you balance school, work, and family/friends?
* What are some time management tools you plan to use?

How can you deal with time bandits?

1. Write a paragraph about how you will avoid procrastination. Consider these ideas when thinking about procrastination: fear of failure, fear of success, perfectionism, need for excitement, excellence without effort, and loss of control. How will you complete your assignments on time?
2. What is your plan for managing your money? Consider these ideas when thinking about your plan: monitoring how you spend your money, using a budget, applying for financial aid and scholarships, saving money, and spending money wisely.