

# 100 Personal Development IDEAS AND GOALS

Become The Best Possible You

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# Personal Development 101

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Personal development is a hot topic, and it has been for a long time, but the world of personal growth is changing!

The largest population group today? Millennials.

The biggest group interested in personal development today?

Women.

If you rewind time a decade or two, you will uncover a lot of middle-aged people offering advice, usually men, on videos or in books.



There's nothing wrong with that at all, the point is that the personal development industry as a whole feels far more inclusive now than it once did. That's a positive for any young or older people who want to embrace growth.

It may have once been written off as new age nonsense, but today

personal development has science and research to back it up. With that, its popularity has grown rapidly.

Technology is another important factor that has made personal development more widely available to *everyone*.

You can find blogs, articles, videos, and a wide range of information at the click of a button. If you're unsure whether personal growth is right for you, let's take a moment to highlight what it is and what it looks like.

It's for everyone and it can be applied to every area of your life and even your company culture.

**Personal development is a way for you to assess your qualities and skills and develop them in order to set and achieve goals.**

You are brimming with potential and personal development will help you realize it. It is a lifelong journey.

The process will help you drill in on the skills that you need to reach your life goals, as well as what it takes for you to develop those



specific skills. A typical benefit of any type of personal development is that your confidence and self-esteem will grow. This is true whether those are two things you choose to aim for or not.

**As you embark on a journey of personal development, you will enhance your skills, improve your chances at employability, boost your confidence, and most importantly, it will help you find fulfilment.**

If you want to feel empowered then you need to plan positive,

effective, and relevant decisions and choices.

**While your school career may end with some type of degree, the personal development process does not end until you leave this mortal coil.**

At least, it shouldn't!

We are constantly growing and evolving as we age, and you can either let it go as is or you can steer the direction in which you grow and evolve by consciously focusing on your personal development journey.

With that in mind, let me touch on why personal development is so important.

## **Self-Actualization.**

There are plenty of ideas revolving around personal development and perhaps the biggest one, or at least most known, is self-actualization.



Abraham Maslow, an American psychologist, created the hierarchy

of needs most of us are familiar with.

This theory is based on the idea that we all have innate needs and there is a priority in which we achieve them and at the top of that pyramid is self-actualization.

The extent to which you are able to develop will all depend on needs being met and all of those needs merge together into a hierarchy (of needs).

When you satisfy the level of needs at the bottom, you can address the next level, and so on.

**At the very bottom level of the hierarchy, you will find your physiological needs.**

It's the basics that you need for survival – air, shelter, clothing, sleep, food, and drinks.

**The second level is both economic and physical, you need both security and safety.**

**At the third level, you seek friendships and relationships. It's about inclusion and belonging.**

**The fourth level is meeting your needs for self-worth and self-esteem.**

This could be combined to create self-empowerment. It's about feeling accomplished.

**Finally, at the very top of the hierarchy is self-actualization.**

It's the need for clarity and development, the curiosity that drives you to find your purpose. Self-actualization is the desire we all have to become everything we are capable of being.

It's reaching your full potential.

That was the initial hierarchy, it was later expanded (by Maslow himself) to include *eight* levels.

Below, you will find the additional three, but know that in the expanded model self-actualization becomes the second top to the ultimate need which is transcendence.

First, the added need is aesthetic, we search for and appreciate beauty and balance.

The second is cognitive needs. It's the search for meaning to find knowledge and understanding.

Finally, transcendence needs. People are motivated by their values and those values transcend

your personal self.

This includes serving others, pursuing science, faith and spirituality, and even sexual experiences.

In the expanded model, we see the hierarchy split into two sections.

The bottom four levels are made up of what are classed as deficiency needs, with the upper four levels falling under the umbrella of growth

(<https://www.simplypsychology.org/maslow.html#needs7>).



# Managing Personal Development.

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Before we get into the 100 different personal development ideas and goals, I want to help you how to manage the process.

## **Develop Your Personal Vision.**

While some people do work on themselves for fun, it's much easier

to maintain long-term motivation for personal development if you have a purpose. So, take a moment to develop your vision. It should be a clear picture or idea of where you want to be and perhaps most importantly, *why* you want that.

## **Areas Of Life and Self in Consideration of Self-Improvement:**

- Mental/Psychological
- Emotional
- Social/Relationships
- Professional/Work
- Spiritual

- Recreational
- Physical
- Lifestyle
- Spiritual Development

## **Plan It.**

Once you have a clear picture of where you want to be you can start planning on how you will get there.

This can go in your personal development plan and while it isn't essential a personal development plan makes it all feel more real.

# Use The Model of S.M.A.R.T. Goals in Your Planning:

- Specific
- Measurable
- Attainable
- Relevant
- Time-Bound

## Begin The Process of Self-Improvement

You can learn and develop in all different ways, as you start the development process you can explore and experiment with how you prefer to learn.

The process is highly personal and should reflect what is best for you.

## **Examples Of Methods to Engage in Self-Improvement:**

- Therapy
- Support Groups
- Life Coaches
- Read About What You Want To Improve
- Find A Mentor
- Create A Practice Routine
- Stay Consistent in Your Endeavours and Plan
- Be Honest with Yourself
- Journal

- Find Like Minded People with Same Goals

## **Record And Track Your Progress**

It's wise to maintain a record of your development. By making notes on your key development points, you can reflect on them later. Reflection is an excellent tool for motivating you to keep going as is the ability to see the fruits of your labor that comes from tracking your personal growth.

Since personal development is a lifelong process, having a helpful

way to motivate yourself is imperative.

## **Methods to Track Your Progress:**

- Journal your journey. Make notes on your key developmental points so you can reflect on them often.
- Notice positive changes in your life as a result of your work.
- Check in with yourself regularly as to the issue you are working on.
- Stay accountable share your progress with a friend or therapist.

## Review And Revise

Learning is a process and a cycle. Continued review and revision keep you growing. Reassessing as to what is working and what is not helps you replan steps to reach your goals.

- Review and revise your plans, activities, and ideas often to ensure that you're on the right track.
- Once you have conquered a goal, check it off your list.



- Re-evaluate steps to each goal and make changes as needed.



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# 11 Rules of Personal Development

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1. It is never too late to take active steps towards personal development.
2. You don't have to *need* it to benefit from personal development.
3. You don't have to be unhappy or unfulfilled to benefit from personal development.
4. There is no single way to do personal development right.

5. Your personal development journey is your own and it won't look the same as anyone else's. So, what works for your friend might not work for you and vice versa.
6. Not all personal development resources are created equally.
7. Just because you experience failure does not mean you should stop; you just have to find something else that works for you.

8. Personal development doesn't end, once you reach one goal, you set another. It's a process that will last your lifetime.
9. Personal development can be uncomfortable, and it takes time, effort, and maybe even some blood, sweat, and tears.
10. Personal development isn't going to turn you into a different person, it isn't about drastic change, it's about incremental change that helps you fulfill your potential.

11. The key to positive personal development is consistency. You might not get it right the first time... and that's okay!



# **100 Personal Development Ideas and Goals.**

Personal development is possible for every area of your life.

With that in mind, you will find 100 personal development ideas and goals below and which area of your life they can be filed under.

Under each idea or goal, you will also find some action steps to take to make it happen!

## **Personal Self-Improvement.**

There are lots of goals and ideas you can use to drive your personal

development. By building self-esteem, you contribute to your personal development. By organizing your home, you contribute to your personal development.

That being said, there are still more direct goals and ideas that drive your personal development, and this section is dedicated to *those* specific ideas and goals.

## **1. Gratitude.**

What better way to grow as a person than by learning how to be grateful for everything you

have. You might not have the car that you want, but if you have a car then you are getting from point a to point b.

You wish your house were bigger, but you have a roof over your head. In an ideal world, you'd be eating surf and turf every night, but that's not healthy and you go to bed with a full belly.

There are many benefits to gratitude, it improves your physical health, increases empathy, boosts self-esteem,



helps build better relationships,  
and it will even help you sleep  
better!

I want you to think about the  
worst thing that's ever  
happened to you and try to find  
one single positive that came  
from that situation.

This doesn't remove the  
sadness, anger, or  
disappointment from an event  
or situation, it just forces you to  
look at things a little differently.

For example, if you  
experience the loss of a loved

one, it's difficult to overlook your grief and pain to find a silver lining and why would you want to?

But there is a really obvious thing that you can be grateful for and that is that you got to know that person at all. That doesn't mean you immediately let go of your grief or just get over it. It's about focusing on the most positive aspect you can find. You can't bring them back, but you can celebrate the life

they lived and the moments you shared.

I chose the most extreme example because I know how most people react when someone encourages them to find the silver lining. It elicits an eye roll and a heavy sigh. How do you find a silver lining to a terminal diagnosis? You can be grateful for the foresight that will allow you to use the rest of your time wisely. Again, it doesn't remove the pain or help you

heal, but it can help you live life to its fullest.

Every morning before you get out of bed, come up with one reason you are grateful for the day ahead.

Every evening before you go to sleep, think of one thing you are grateful for.

## **2. Give Up on Perfection.**

Perfection is a lie. The beautiful models you see on social media are beautiful, but they're not perfect, their photos are face-tuned and airbrushed. Their

teeth aren't as white as they appear, their skin isn't as blemish-free, nor is their tan that even or dark. Trying to compete with that, aspiring to that... it's holding you back. You cannot be happy if you constantly compare yourself to others in your constant pursuit of perfection.

I'd like to highlight a "healthy" perfectionism versus an unhealthy perfectionism. For this example, we'll focus on personal satisfaction. Healthy perfection would be celebrating

all of your wins and you give yourself credit when you've earned in. Unhealthy perfection is feeling constantly dissatisfied with your achievements and feeling as though they're not enough.

On a macro versus micro level, health perfectionism would be the ability to see the big picture and doing what it takes to get things done. An unhealthy perfectionism would be getting so caught up in the details you can't see the forest for the trees.

Another good example of healthy perfectionism versus unhealthy perfectionism is a failure.

It's healthy to reflect on your failures and learn a lesson to apply moving forward. It's unhealthy to constantly beat yourself up over past mistakes.

Now, understand that what I've classed as healthy perfectionism isn't perfectionism at all, it's personal growth. That's your goal.

What is the biggest perfectionism issue that you have? What is one thing you can do right now to pop a hole in it? If you spend half an hour drafting a simple email, then you can start there. Perhaps you feel angry when someone close to you experiences success?

That's another good place to start because it speaks to your perfectionism and to something a little deeper. Go out of your way to be imperfect today.



How do you proceed after day one? In much the same way, the only way to break the habit of perfectionism is to be proactive.

### **3. Find A Life Coach.**

We have already discussed how helpful a mentor is in your career so it shouldn't surprise you to see a life coach on this list.

The point of a life coach is that this person can help you overcome the limitations you have placed on yourself.

A life coach should help you grow and help you build a better life, one even greater than you could imagine.

They will help you build stronger relationships, improve your career prospects, identify obstacles, clarify goals, and ultimately, help you put together a plan to make things happen.

The benefits of having a life coach include: if you want to be equipped to deal with specific situations, a life coach can help

with that.

If you want to be more present, a life coach can help with that.

Do you want to be a more productive person?

Well, a life coach can help you with that as well.

The vast majority of people who have worked with a life coach found the experience rewarding and would be interested in using their services again if they need to.

What do you do now? First things first, speak to the people in your life who may be able to recommend a life coach.



If you don't know anyone, there are plenty of online forums and reviews to read that will give you a better idea of who will match your needs and requirements.

Before you meet with your life coach, write out a brief outline of your ideas for your life. What do you want from this experience?

What do you want from life? What do your goals look like, what areas of your life would you like to work on? Go into your meeting with an open mind and be prepared for the challenge ahead.

#### **4. Build Self-Awareness.**

What does self-awareness have to do with personal

development? Well, it's about knowing your value *and* values, understanding your needs, personality, emotions, habits, weaknesses, and strengths. It's about knowing how to manage your stress, how to motivate yourself, and improving your decision-making skills.

It is one of the most powerful personal development tools you can leverage, but before you can do that you have to develop it. When you pay attention to your mind you

start to see how you think and how your beliefs create results.

The benefits of self-awareness are vast, it will make you more empathetic, give you more self-control, help you make better decisions, make it easier to build healthy habits and squash bad ones, as well as improving your listening skills. So, let's build self-awareness starting now.

- Take an objective look at yourself. It can be difficult to see yourself as you truly are,

but you can with the right effort. Write down your perceptions about who you think you are, what you need to get better at, or what you're great at.

What are you particularly proud of? What made you happy in your childhood? Has that changed? Why? How? It's all about gaining a new or different perspective.

- Start by keeping a journal. By keeping a journal, you will have a tool to reflect on your



thoughts, you can then reflect on those entries discover insights you might not otherwise notice. Always look for patterns, that's where the good stuff is.

- Write out your plans, priorities, and goals.
- Make time for daily self-reflection.
- Practice mindfulness habits.
- Ask close friends and family members to describe you and see how that aligns with your own perception of yourself.

- If you're feeling brave after all of that, then you can ask your boss and co-workers for anonymous feedback. You're not always the same person at work as you are at home or around your friends and family. It's always worth getting additional insight.
- Finally, I would suggest that you make a list of the things that annoy you about others. Often, we react with distaste to the qualities in others that we share. It annoys you so

## 5. Forgive & Forget.



A lot of people are frustrated by the idea that they need to forgive because they don't believe that others deserve their forgiveness. I understand where you're coming from if you share that opinion, but I'm here to let you know that forgiveness is not about other people, forgiveness is about you.

When you choose to forgive you are choosing to let go of the pain and resentment you have been holding onto.

Are there really benefits to forgiveness? Yes. Forgiveness

can lead to healthier relationships, improve your mental health, reduce anxiety and stress, reduce blood pressure, and improve your self-esteem. Ultimately, when you hold onto anger, resentment, sadness, or grief you damage all of those things. By forgiving you let it all go.

- Honesty is the first step. You need to be honest about the level of hurt, anger, and sadness you have been holding onto in order to assess the damage it has had

on you and your life. For example, you may have had a teacher who made you feel wholly inadequate and as a result, you struggle with your self-esteem. As a result, you seek validation and love in unhealthy places and damaging ways.

- You have to make a conscious decision to forgive the person who you believe wronged you. Part of that is letting go of ideas of vengeance or revenge. For example, five years ago your co-worker

stole your idea, and ever since then you have refused to credit them for the work they have contributed. By choosing to forgive them you also give up the tactic of pursuing petty vengeance.

- Try to put yourself in their shoes and exercise empathy. You might never be able to understand why they caused you the pain they did, but you're coming from a place of assuming the harm was intentional. While impact might be greater than intent,

you can't let their actions trap you in a cycle of anger.

- Try to find some meaning in the situation you have been through.
- You don't need to reach out to someone to offer forgiveness. It's different if someone who wronged you reaches out to apologize and ask for forgiveness.

## **6. Fill Your Glass.**

Are you a glass half empty kind of person or are you a glass half full type of person? If you're



not quite there with seeing your glass as half full know that it's never too late. Optimism is a trait that you can develop. You can train yourself to be a more positive person and as a result, you will also be a



happier person.

Of course, in addition to the happiness that optimism brings, it can also make you both wealthier and healthier. How does that work?

Well, when you expect good outcomes, you take action to contribute to those outcomes. So, let's focus on developing your optimism.

- You can start your journey by setting your intention. Before you even step foot out of bed, take a moment to set your intention for the day ahead.

There are all different ways you can do this, but to start, choose a single word that resonates with the energy, spirit, or attitude you want to carry throughout your day. This will act as your compass and hopefully, help you focus your energy and time more effectively.

As an example, your job search is frustrating and it's difficult to maintain your optimism. Well, your intention for the day would be proactive and your goal

can be to submit at least five resumes or follow up on five different opportunities or leads.

- One great way to change your circumstances is to take courage. It's about closing the gap between your current position and where you'd like to be and that means action. It's time to jump out of your comfort zone and do something that scares you.
- Is there a problem that you are dealing with right now?

How can you reframe it so you see it as an opportunity instead?

- Both optimism and pessimism are contagious so you should do your best to limit your contact with the pessimists that only drain your energy.
- Start carrying yourself like the optimist you want to become. Stand up straight, be a confident, optimistic, outgoing person.
- Stop taking yourself so seriously.

- Exercise makes you feel better, both physically and psychologically, so get exercising!

## **7. Adopt An Abundant Mindset.**

An abundant thinker welcomes competition, they trust others and feel optimistic about their future. They recognize that life isn't a case of someone winning therefore someone loses.

There can be more than one winner because there is enough

for everyone. For example, we are all breathing the same oxygen and we don't have to fight over it because there's enough of it to sustain us all.

If you have an abundant mindset, then you feel in control of your life and in the driver's seat. You will be more engaged, feel more empowered, and more positive about life in general. Those are some pretty great benefits, but before you can enjoy them you will need to work on adopting the abundance mindset.

- You need to think big!  
Abundant mindsets are all about big picture thinking. So, set a big goal to chase and start believing that you're capable of achieving it.
- We already discussed the importance of finding the good in any situation, this is an important part of cultivating an abundance mindset.
- Practicing gratitude is another important part of developing an abundance mindset.



- When an opportunity presents itself, look at it through optimistic eyes. You need to recognize that there are plenty of opportunities to be had and there is enough for everyone. You can start by changing your language. *I can do it, I will do it, I have it, I'll get it, I've got this*, etc.

These positive phrases prime your subconscious and help reinforce self-belief. When someone close to you achieves something, you should feel happy for them,

even if it's something that you also want. Just because they have it doesn't mean that you can't. The success of others is not your failure.

- You have to believe there are opportunities for everyone, but you still have to be proactive.

You can't sit back and wait for it to come to you.

- Keep an open mind because you never know where an opportunity will come from.

## 8. Positive Affirmations.

There has been a lot of discussion around whether positive affirmations are useful or not. The key to positive affirmations is that you believe them. If you repeat thoughts or statements that ring true to you, then they are more likely to be helpful.

For example, if you repeat, *I am calm and capable* and believe that you are calm and capable, then you are going to find that reminder beneficial in times of

chaos or strife.

However, if you repeat, *I make money easily*, but that's something you have struggled with in the past, then it won't have the desired effect because you simply do not believe it.

These positive statements can help you overcome negative thoughts, put self-sabotage to bed, and you can use them to make positive changes. One of the greatest benefits of positive affirmations is that once you consistently use them, they can

help you reprogram your mindset and set negative thoughts to rest.

You won't have to think twice about replacing those negative thoughts, your brain will automatically kick into gear to correct them.

- To get started, you will need to think of some truths you know about yourself that your mind often attempts to derail. You know you're good at your job, for example, but your brain is constantly

whispering lies about you being awful at your job. What is your most common negative thought or self-sabotaging suggestion that drags you down?

- To begin, take a few deep breaths. As you inhale deeply count to six and then exhale to the count of seven.
- Look yourself in the eye as you stand in front of the mirror.
- Slowly, clearly, say your affirmation aloud. Repeat it

five times and focus on the meaning and intention of each word in your affirmation.

- To finish, take a few deep breaths. As you inhale deeply, count to six and allow the positive vibes of your affirmation to absorb, and exhale to the count of seven.
- While you can repeat your affirmations at any time, especially when you can feel stress or anxiety bubbling up, it's always a good idea to set

aside time each day to run through your affirmations. They will be more powerful when you need them if you "practice" them when you don't.

## **9. Motivate Yourself.**

Motivation isn't endless, it's not something that you build once and keep forever. Zig Ziglar likened it to bathing, it's something that you have to address daily. You might wonder *why* you should bother, which is why I want to highlight



its benefits.

Obviously, the biggest benefit to motivating yourself is achieving your goals. Beyond that, self-motivation gives you vision, helps you overcome indecisiveness, negative influences, opens your mind, and gives you the strength you need to tackle any challenge, obstacle, or situation.

The question now is how can you build yourself to self-motivation.

- Start by focusing your energy. If you want to motivate yourself then you need to avoid distractions to prevent a feeling of overwhelm. Simplifying things will help you make space. So, rather than pursuing multiple goals at once just choose one to work on at a time.
- Once you have your goals, choose one to work on and break it down into smaller steps. It's easier to maintain your motivation if you are constantly achieving and have

something to celebrate until you reach your next milestone.

- It's important that you manage your expectations. You will run into obstacles, you will face challenges, and things might not progress as quickly as you would like. You can't let frustration lead you into despair, you have to recognize it's just a hiccup.
- The people around you should be supportive because sometimes you need help

getting back up. Know which people in your circle are the supportive types to lean on.

- Don't be afraid to ask for help if you need it.
- Gratitude can also help you maintain motivation.
- When you achieve something be sure to celebrate it. You deserve to take credit when all of your hard work and effort pay off. Give yourself a moment to bask in the feeling of being a rockstar.

## **10. Adopt Supportive Habits.**

Motivation is important, but it won't mean a single thing if you can't employ supportive habits. Healthy, supportive habits can be the difference between achieving your dreams and sitting in the comfort zone watching life pass you by.

The benefits of those supportive habits include stress management, and they serve as an anchor. Ultimately, supportive habits offer routine and routine anchors you. It doesn't matter what's going on

in your life, you know you eat dinner at 5:30 and head to bed at 10.

That type of routine and habit provides comfort and can be helpful for managing the uncertainty that life often brings. Supportive habits include a sleep routine, a daily routine, a healthy diet, and exercise. Let's talk about how you can adopt those.

- What are your top priorities in life? Make a list of the biggest three.

- What are your biggest stressors in life? Make a list of the biggest three.
- Now if your chance to brainstorm some of the daily, supportive habits you can use to eradicate or at least manage those stressors to support your priorities. If you aren't sure what classes as a supportive habit, then the best way to figure it out is to answer where you often sabotage yourself and what plans or ideas you hold secretly.

Anything that helps you address self-sabotage or supports your ideas is a supportive habit. Your habits have to be both measurable and specific, it's the only way you will know precisely what to do.

- Before you settle on your supportive habits, I'd like to highlight a few to get your creative juices flowing. Taking 15 minutes of quiet, alone time each day is a supportive habit, as is spending quiet time connecting with your



partner. Keeping one diary to record the whole of your schedule is a supportive habit.

Taking breaks, hydrating properly, keeping a consistent routine, and not taking your lunch at your desk are all great examples of supportive habits.

- Once you have a few supportive habits to try, you should come up with a benefit for each of them. It's always helpful to remember

why you're creating these habits and how they will help you.

- Now you can take action.

## **11. Monitor Your Media Consumption.**

There is nothing wrong with enjoying television and spending time online.

Both can be valuable resources and it's nice to have entertainment and information at your fingertips.

There is a plethora of benefits to limiting your media

consumption. Not only will it make you more self-aware, but you will also feel less lonely, you will have more time and thus be more productive, you will find it easier to focus, enjoy a better sense of perspective, and improved self-esteem.

TV, in particular, is a passive activity and it's unlikely that it aligns with any of your values. Television should be a relaxation tool, not something that stresses you out or turns you into a procrastinator.

If this is something you struggle with, then you need to take active steps to limit it.

- Before you can limit your media consumption you will need to figure out just how much of your time is spent watching television. So, when does the television go on and when do you turn it off?
- I'm sure you have favourite shows you're invested in. Put them in your schedule and make them part of your

media consumption routine.  
Anything else? Should go.

- Do the same for your social media use. There's no need to open your apps every 30 seconds or to switch between them hoping for new information on your timeline.
- Give yourself two specific times each day to get your social media fill and avoid it altogether the rest of the day. This is a hard one because for many people it's a habit to

open them up when feeling bored.

- Not only will you need to find activities to occupy your time, but you might also need an app to keep you locked out of those social media apps outside of your approved times.

## **12. Meditation.**

Meditation is one of the most useful tools to find happiness and relieve stress. It is known to help relieve the symptoms of anxiety and depression and it

contributes to your emotional well-being and your physical health as well.

Life can be overwhelming, and we take in so much information on a daily basis that it's easy to hit overload. Meditation offers emotional benefits such as perspective, stress management, self-awareness, the ability to remain in the present, to fight negative emotions, to be more creative and imaginative, and it makes you more tolerant too.

Physically speaking, meditation is often used to help ease the symptoms of asthma, chronic pain, anxiety, depression, bowel issues, headaches, high blood pressure, and sleep problems.

There are all different types of meditation, it is the umbrella term for an activity that puts you in a state of relaxation. There is guided meditation, mindfulness meditation, mantra meditation, and so many more. The different types of meditation offer different



features to help you get into that state of relaxation.

There are common features that run throughout most types of meditation, these include a quiet setting, focused attention, an open mind, and relaxed breathing.

- Breathe deeply. Most meditations begin with deep breathing and it's something that you can do anywhere which means it's a great way to meditate wherever you are.

- Body scanning is another excellent technique. Simply focus your attention on a section of your body at a time and note the sensations. Combined with breathing exercises you can breathe out your stress.
- A mantra can be a meditative practice as when you repeat it you can do so in time with your breathing. Om is a mantra often used during yoga.

- You can meditate while you walk, especially if you do so in a tranquil spot. Rather than thinking about your destination, focus instead on your feet and legs carrying you through nature. You can add an action word that you repeat with every lift and step of your foot.

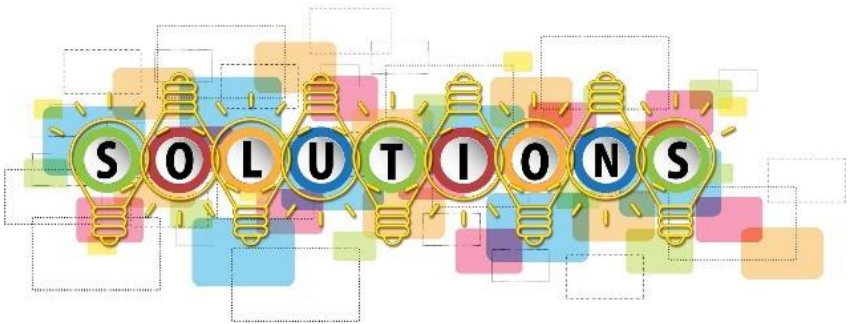
## **13. Break Out Of Your Comfort Zone.**

You will never grow and develop if you aren't

courageous enough to break out of your comfort zone.

If you want to grow as a person then you need to engage in new experiences.

We grow when we are put under pressure.



We grow when we're under pressure. Think of yourself as a

rock and life as a rock polisher. When you toss rocks into the polisher they're tumbled around and they clatter together with grit and when they come out, they're polished and beautiful.

They needed to be agitated to come out as the finished article. You need life to challenge you, it makes you a stronger, more resilient person.

The benefits of getting out of your comfort zone? It makes you more productive, more resilient, more productive,

more adaptable, you'll grow in confidence, self-awareness, and grow as a human being!

- If you want to break out of your comfort zone, then you start by changing your daily routine. Routine is an important part of building supportive habits, but you can still break out of certain parts of your routine to avoid the comfort zone.

For example, you can take a walk for pleasure, you can pick up a book rather than watching the news, you can

park a mile from work and walk the rest of the way, or order something from the menu you would normally never try!

- Are you one of those people who likes to handle certain tasks yourself? You constantly do too much because you don't trust others to do it properly. Try delegating some of those tasks. What better way to break out of your comfort zone than by letting go?

It gives others a chance to show what they're capable of, reduces your workload, *and* it gets you out of your comfort zone. Delegating also puts you in a mentorship role, whether it's at work or home.

- Make it your business to learn something new today. Go horseback riding, enroll in a class at the local community college, read a book you wouldn't normally pick up, learn a new language, or how to play a musical instrument.



Discomfort is an important part of growth.

## **14. Know Yourself.**

Do you know what you want out of life? If your answer is no or you're a little wishy-washy, then there's a good chance you will wander into territory you don't like. Not to mention the fact that it's difficult to focus your personal development when you have no idea which direction you would like to grow in. You can avoid this.

Why does it matter that you know yourself? The more you know the more there is to love. The more you know about yourself the easier it is to be an independent thinker.

You don't need to hear everyone else's opinions because you know yourself well enough to know exactly what you think, believe, or value. Knowing yourself also helps you make better decisions. There's no need to hem and haw when

you have a clear view of who you are and what you want.

- To start, you should sit down and reflect on the last twelve months. Do you like the direction you're taking? Are you happy with where you are heading? What can you do better? What should you do more? What should you do less? What habits and hobbies help you further your goals? Do you take enough downtime to recover from the stress of life?

- Every period of reflection is a chance to know yourself on a deeper level. The more you question and challenge yourself, the more you hone in on exactly who you are and what you want. It doesn't have to be a complicated process, you simply have to stick with it.
- From here on out, you can repeat the reflection process at least once a year. Ideally, you will do it at the end of the year as that will make it easier to manage. However,

you don't have to wait all year.

You can practice reflection every quarter, twice a year, or even monthly if you want. It's about doing whatever works best for you.

## **15. Write A Mission Statement.**

You can either write your mission statement for a specific area of your life or your entire life. A mission statement is a great way to focus on your priorities and that, in and of

itself, will help you improve your decision-making skills.

Why should you write a mission statement? Because the benefits are endless! A mission statement can clearly capture your why. Who are you now? Who would you like to be? Your mission statement can help you stay focused on your wants and goals. It's a great tool to keep you on track.

When you are going through difficult times your mission statement can remind you to

look at the bigger picture. Shut out the noise, forget the complications and difficulty of life, you're working towards something bigger.

It will also help you simplify the decision-making process because your decisions should align with your mission statement. It will help you live your vision which will guarantee contentment. Here are your next steps...

- First things first, you need to write out what is most

important to you. What do you value? Who do you value? Where do your priorities lie? What are you passionate about? How is your life connected to all of these things and people?

- Consider your biggest goals, both professional and personal. If you were to imagine the best possible version of your life, what would that look like?
  - What qualities would you like others to see you in?



- Where do you want your career to be?
- What would you like to achieve (professionally, personally, etc.)?
- Talk to the people around you about what strengths they see in you.
- Think about the legacy you would like to leave behind when you pass.
  - What would you like to change or create that will last long after you're gone?

- What knowledge or skills will help you do that?
- What is your purpose?
- What unique traits, qualities, talents, and abilities do you possess?
- What motivates you?
- Now put it all together and write your personal mission statements.

## **16. Chasing Away the Blues.**

It doesn't matter how positive you are, how productive you are, or how smoothly life is

unfolding... you are going to experience a funk now and again. When you start to feel blue, you need to have tools to chase those blues away.

It doesn't matter what it is, as long as it's something that works well for you.

It could be napping, writing, running, lifting weights, reading a book, taking a bubble bath, or playing video games.

Everyone needs an activity that makes them feel better, clears their mind, and gives them a

boost. Part of the personal development journey is overcoming these moods to continue on your path of growth.

Hobbies can improve your mental health and relieve stress, which will also contribute to improved mental health.

- Make a list of all of the hobbies or activities that make you feel good. The type of things that you lose time doing. Do you forget to eat

when you start painting?  
Does time fly by when you  
cross-stitch, play Sims, or  
read?

- You don't need to think too deeply about this, but it's always good to know which activity to turn to for each specific circumstance. For example, if you've had a rough day and you feel weepy you might not want to dive into a book, you might prefer a mindless rom-com. If you have spent your day in front

of a screen, you might prefer gardening to cross-stitching.

- If you tend to get overwhelmed quickly or struggle to think clearly when you're feeling blue, then create a guide. Make a list of the moods you experience the most often and the type of activities and tasks that help you shift out of the funk.
- That way, you can see at a glance what might help.

## **17. Journal.**

Journaling is an excellent tool for personal development. It's an opportunity for you to express your thoughts, clarify your ideas and thinking, and it is a written record of your life's events as well. Journaling can help you control symptoms of anxiety and depression and improve your mood. It helps you to prioritize your concerns, fears, and problems, it helps you keep track of any symptoms you may be

experiencing, as well as relieving stress.

A journal can help you identify stressors to determine what is causing stress, anxiety, or upset in your life. Once you have a better idea of what's going on in your life you can take steps to resolve those issues.

- To get the most from journaling, you should aim to write daily. You should be keeping a calendar with a schedule of your time so be sure to add this task. The



more regularly journal the easier it will get and the more beneficial it will be.

- In a perfect world, you would keep a pen and pad of paper handy in case you want to jot your thoughts down. Failing that, use the notepad in your journal.
- You don't need to follow any specific structure or outline in keeping your journal. Your journal is a private place for you to create, discuss, record, or do *whatever* you want to

do to express your feelings. Don't get caught up worrying about what you're writing, just let it flow, even if you sometimes only feel like doodling.

- You don't have to share your journal with others, but you might want to share certain parts with someone close to you. It's up to you to use it as you see it.
- The purpose of your journal is to find order in the chaos. It's a place to get to know

yourself as you uncover your most private feelings, fears, and thoughts.

## **18. Set A Monthly Reading Goal.**

Reading can be for learning, for development, and for pleasure. It's a great way to learn, grow, and develop as a person and it's an opportunity to self-educate. Reading can help you escape the stress of your day, it can help you learn more about a subject you're interested in, and it's just fun!

You should have a reading goal that you set each month. I don't want this to stress you out so you can set your minimum goal at once book a month and then break that down into a daily target if it helps.

In addition to the benefits of reading listed above, reading improves brain connectivity, boosts comprehension, improves vocabulary, engenders empathy, reduces stress, lowers heart rate and

blood pressure, and helps prevent cognitive decline.

- Start by writing out a list of books you are interested in reading. You can organize them into categories of pleasure, development, and learning. You know your schedule better than anyone and you have a better idea of what times are most stressful. For the stressful periods, aim to read for pleasure, and for those lighter times, you can focus on learning and development.

- If you have a hard time committing, then schedule your reading time on your calendar. It's also helpful if you have a quiet, comfortable spot to snuggle up in to read. You might want to schedule in a chapter or a specific amount of time, it's up to you.
- Don't be afraid to grab a highlighter or make notes on what you read. If it's something you want to remember, then making

notes or highlighting it will help it stick in your brain.



- Once you get into the swing of reading one book a month, stretch yourself and take on an additional book. If that's too big of a commitment to jump to then make it three

books over two months to spread it out a bit.

## **19. Early To Rise.**

The early bird gets the worm as the old adage goes, but really, getting up early every morning is a good habit to build. This suggestion will tie in with the next because this is a building block for that.

There are only so many hours in a day and if you want to make the most of yours, then you need to keep your schedule



tight. It isn't enough to keep a well-maintained calendar, you have to be consistent with your rise time to make every second count. It's tough to fit everything in, but it's easier if you have a consistent rise time and make it an early one.

An early rise makes you more productive, focused, and as you get more done you will notice a boost in your mood and your diet as well. Get up early and you suddenly find you have time to eat a proper breakfast, which helps you avoid the

temptation of gas station food, vending machines, and fast food joints on your route.

You might just notice a difference in the health of your skin as well. There are also some emotional benefits associated with getting up earlier. You will enjoy a better quality of sleep and you will have more time to enjoy your hobbies.

There are plenty of people who brag about how little they sleep

because they have more time for work, but I want you to have time for the fun stuff too.

- Start setting your alarm clock five minutes earlier each day until you are getting up with enough time to complete the morning routine you build in the next point. If five minutes proves too tough for you, then try a minute at a time. The key is to get up when your alarm goes off. Too many of us rely on several alarms to get us out of bed. You should be one and done!

## **20. Your Morning Routine.**

Now it's time to plan your morning routine. This is your routine that you carry out before you leave for work and it's about prioritizing what you value. What's important? Your day can't escape you if you take control of it early on and accomplish what you want. What does that look like to you?

When you head to work, rushed off your feet, and are already stressed out what do

you wish your morning had looked like? That's what you want to build your routine around. Positive examples include exercising, meditation or prayer, journaling, or simply taking the time to enjoy breakfast, read the paper, and pack a lunch for the day.

- Piggybacking on the previous suggestion of rising early, this is your opportunity to choose exactly what time you should get up. You can't do that until you've sketched out what your morning routine looks

like. You want to have plenty of time for it, as well as showering, getting dressed, and dealing with anything else you normally deal with in the morning.

- What do you want your morning routine to look like? Write it out.
- Until you are rising at the time you want, you can do a scaled-down version of your morning routine. Start by doing the most important part of it, the thing you value

the most. As you slip into this routine you will start to see the benefit and find it easier to get up that little bit earlier each morning. One day, you'll realize you're doing your full routine without struggling to get out of bed every morning. That's your goal.

- To give you an example of a morning routine – rise immediately when your alarm goes off, grab a glass of water, shower, dress, and tackle your routine. A calm start is a great start.

## 21. Digital Notes.

OneNote, Evernote, ProofHub, Notejoy, Hive... there are plenty of digital notebooks that you can use. Some of them are free, some offer a free trial before a subscription cost kicks in. This is your personal development and if you can afford to pay for it, then you should as it's going to make your life much easier. What's the point? There are plenty of reasons, mainly that you lose slips of paper.

When you write a thought



wherever you can, you end up with all kinds of random notes you can't understand when you come across them again, and ultimately, it's extremely disorganized. Digital notes help you keep everything in one place which is easier to manage and far less stressful.

- Choose the digital notebook that you prefer, download it to your phone, set up your online account, and sync it to all of your devices so you have it whenever you need it. If you aren't sure which one

to choose, then try the free trial the subscription ones offer. Play around with them until you know which one works best for you.

- Make a note of anything you want to remember, whether it's a specific podcast episode, a quote from a podcast episode, a book you read, or even songs you want to remember for later. You can download the app directly to your phone so it's on your person at all times.

- It isn't just for quotes, personal development notes, or things along those lines. You can also just use it as your place to keep all of your notes. Many of these apps allow you to add documents, audio, text, scans, and images as well. So, you really can use it for everything, including keeping your schedule.
- Now use it moving forward and enjoy the organization!

## **22. Developmental Media.**

Books, blogs, podcasts, and

more. Personal development is a hot topic and whatever your preferred way to consume content and media, you will find personal development on the menu.

Podcasts are a great choice because you can listen to them during your commute, while doing housework, or cooking. It's the right kind of multi-tasking. The Gary Vee Audio Experience updates daily and the majority of the episodes are under 30 minutes, though some run

longer.

The Growth Mindset Podcast is another excellent example of shorter episodes, but it only updates weekly. These are just two examples, a quick online search will highlight an endless list of podcasts for you to try, depending on your specific goals.

If podcasts aren't your thing, you can read or listen to personal development books or find a great blog you relate to. The point of this media is to challenge yourself. Isn't that the

purpose of personal development?

Any media or content that you consume on the subject of personal development should make you feel called out and inspired to take action.

- Start now by exploring the world of personal development media. Is there a medium that you prefer over the others, if so, you can start there?

- Choose five titles (whether it's a book, podcast, or blog) to begin your journey and tackle each one at a time.
- Once you have settled on the content that you like you can schedule this into your daily planner.
- Revisit your content consumption regularly. That isn't to say you can't listen to things that you enjoy for the sake of pleasure. The point is, rather, that the personal development content that

you choose should make you feel challenged and if it reaches a point where you no longer feel challenged, then you need to move onto the next thing.

## **23. Give Generously.**

When you give and help others it has a two-fold effect. First, it makes you a happier person, and second, it helps positively impact the world. And if the happiness wasn't enough to convince you, giving can also boost your self-esteem, relieve



symptoms of depression, fight stress, and ultimately extend your lifespan. If it sounds like a pretty good deal, it's because it is, especially when you consider just how many different ways there are to give.

- You don't have to be rich to give generously. If you can afford it, then start by committing a specific percentage of your income to a charity or cause of your choice.

This is perhaps the most

consistent way to give generously, even if you don't make a lot of money. The key is to be consistent with your giving and to choose something you are passionate about. Be sure to double-check to ensure the charity/cause you choose actually sends the money where it claims to.

- If you can't afford to give your money consistently there is one resource far more valuable than money and that's your time. It's perhaps

your most precious asset  
which makes it a special way  
to give back.

Do you have any special  
skills? You can use those skills  
to improve your community.  
Are you a math whiz?

Why not tutor students at the  
local community center? Do  
you love gardening? Why not  
dedicate some time to put  
together a gardening crew in  
your neighborhood or town?

Do you love sports?

You can sew jerseys, iron-on patches, coach little league, or just be the person who delivers oranges for halftime.

- You might not think of blood donation as giving, but it is. You never know whose life you will save by donating blood regularly.
- If you have an elderly neighbor or someone struggling by on their own, you can offer to run errands and pick up shopping for

them. Even sitting for a chat and a cup of coffee with them is a help.

## **24. The Gratitude Jar.**

I love the idea of a gratitude jar because it's something that takes seconds to do on a daily basis, but it has a big impact. Write a little note to pop in the jar once a day. Express your gratitude for something from that day.

The act of writing it out will serve as a reminder of how

lucky you are. At the end of the year, you can reflect on all of these little notes you have written for yourself and get yet another reminder of how blessed you are.

The more gratitude you express, the happier you will be. The benefit doesn't end there, you will also start to attract more positivity and be more optimistic in general.

Gratitude has been shown to help relieve the symptoms of anxiety and depression. There

are some unintended benefits that come with gratitude, including improved relationships, stronger bonds, and more social support.

- Start by choosing a jar or box large enough to house 365 notes. If you want to involve your family, then you will need an even bigger jar/box! If you do involve your family gives everyone a specific color of pen and paper to use so the different notes are easily identifiable.

For example, you can use a black pen on a blue sticky note, your partner can use a blue pen on a yellow sticky note, etc. If your container is transparent, the different colored papers will add a bit of interest!

If you do choose to involve your family you can make the reading of the box a New Year's Eve tradition. Of course, it would take a while to get through them all so let everyone choose a handful each to read together, and



then everyone can take their own to read through before the year starts fresh.

## **25. Improve Your Relationships.**

This shouldn't need to be pointed out, but it's important that you have good relationships with your colleagues because you spend a lot of time with them. Not only do you spend more time with them than you do with your family, but teamwork is necessary for success in almost

every industry and workplace across the globe.

You don't necessarily have to like everyone you work with, nor do they need to like you, but it's important that you can get along for the good of the job. You're all adults so you should be able to put aside any tension to get the job done.

Having great relationships with the people you work with is part of laying a strong foundation to succeed.

Everyone has a role in your

performance and success, whether it's directly or indirectly.

If you nourish these relationships, then you will grow stronger. Not only will it benefit your career, but it will also make work easier and more enjoyable. It's going to help you build communication skills, trust, and help you beat stress too.

- Start building better professional relationships by practicing positive workplace

habits. It's going to improve your own satisfaction at work *and* help you build better relationships with your co-workers. Listen when someone has an idea, be open to new suggestions.

- When you make a decision, factor in a variety of insights and understand and recognize that everyone has something to offer you. When others start to see that you value them and their opinion then you're going to have a better relationship.

- If you have the time, you could suggest meeting up with some of your colleagues outside of work. It's always nice to grab drinks and get to know people on a personal level.

## **26. Practice Time Management.**

One deadline will be interrupted for a more important deadline which is in addition to the normal day job and how will you find the time to get it all done? Time

management, of course!

Your time and attention are in demand and there will always be things demanding your attention. It might seem impossible at times, which is why it's so important that you know how to manage your time effectively.

In addition to ensuring you have time to do it all, time management will also help you manage your stress levels and increase your productivity. Once you're effective at

managing your time you will have plenty of time for other things as well.

There are three specific skills to address in order to become an effective time manager. First, the awareness that it is a limited resource and you have to be realistic about how much time a task takes. Second, the ability to organize your goals, schedules, and task in a sensible and sensical way. Finally, the ability to monitor your time and adapt if priorities

change. Let's look at how best to do that.

- You need to start paying attention to how you spend your time. If necessary, use a diary or app to do so.
- When you write your to-do list or create your schedule, assign each task a specific amount of time to complete it. In these time zones, distractions are not allowed. Your sole focus should be on said task.



- How can you assign a specific amount of time to each task? You can spend a week or two tracking how long it takes for you to do each of your daily tasks. This will be an eye-opening experience, but it's an important one.
- The most important tasks should always come first and the rest of your schedule should fit in after.
- Have a backup plan. Just in case.

## **27. Work On Your Emotional Intelligence.**

Emotional Intelligence is a far greater predictor of success than IQ. A high IQ without emotional intelligence will get you nowhere, but a high EQ along with an average IQ will get you everywhere.

How does a high EQ help? First off, it equips you to better understand your feelings as well as others' feelings. Having a greater handle on emotions makes it easier to relate to

people so it's a powerful skill. It will also help improve your communication skills as well as improve your social competence.

All humans have emotions but not all humans recognize which emotions they are experiencing at any given moment.

While someone with a low EQ might simply say they feel bad, someone with a high EQ will be able to identify that the bad feeling is frustration, sadness, or hurt.

The more clearly you can define an emotion the more insight you have into identifying the cause and therefore addressing the issue.

- Perhaps the most important aspect of building your emotional intelligence is self-awareness. It is far easier to understand what you are feeling if you have a strong sense of self-awareness.

To get started with building self-awareness, start a mindfulness journal. Getting

into the habit of journaling daily will get you into the habit of living presently and being more aware of both your surroundings and you. Once you're improving your self-awareness you can get into expanding your social awareness.

- Self-management is key because when you experience big emotions it's easy to lose control, but it isn't wise to do so. Your emotions are clues, they offer insight into yourself and when you see and feel

the emotions of others, you are gaining an insight into them. Managing your stress levels is the first step to gaining control of your emotions.

- Relationship management is another important aspect of emotional intelligence as your ability to manage your emotions has a direct impact on the relationships you build and maintain with the people around you. Be mindful of your nonverbal communication because your

body needs to be in sync with your words.

## **28. Define Success.**

Ask some of the people around you to define success. In all likelihood, you will receive a variety of answers, but many of them will revolve around money or a title. That doesn't mean that is how *you* need to define success.

Your version of success might be finding happiness and what you need to do to achieve

happiness will be the step you take to achieve your success. I would argue that people who define success as a job title or a pay check don't have a good idea of what their values are, or their purpose is.

Once you have a deeper understanding of that you'll stop chasing what everyone else thinks success is.

- You can't define success until you first discover what your core values are. By doing so you will realize that you can't



compare yourself to others because there is no one like you. What others achieve does not change what you want from life and others achieving their goals doesn't mean you can't achieve yours.

- So, what is it that makes you who you are? What unique qualities do you have? Reflecting on your personal mission statement should help you get to grips with this step.

- Challenge limiting beliefs and do what it takes to be your best self. That requires self-care so be sure you are practicing it.

## 29. Find A New Challenge.



When you have been in your job for a while or it's a job you don't particularly enjoy, then you will probably struggle. Your job doesn't feel interesting, or it isn't fulfilling and if that's the case for you, you need to find a new challenge. This type of personal development goal is about your ambition, and it shows your employers that you are serious and ambitious about the company.

More importantly, it gives you something interesting to do at

work that can also be fulfilling. It doesn't have to be anything too out there; it could be updating a handbook that has remained the same since the 1990s.

A new challenge will highlight your leadership skills and help you progress as a person and in your career.

- First things first, speak to your boss about your existing responsibilities. If you don't have an idea in mind as to what new challenge you can

take on, you can use this as an opportunity to ask your boss about projects you can help with. That may lead to job advancement which would be a new challenge all on its own.

- You can also find new challenges by placing the focus on yourself. It doesn't always have to be about impressing your boss to further your career. That should be a by-product of seeking new challenges, a positive one, of course, but it

shouldn't be the main factor.

The entire point of a new challenge is to find fulfilment and so you have to factor yourself into that equation. If you fall into the trap of working for someone else, then you will start to get lazy and bored with the work.

Your work isn't a reflection of your boss, it's a reflection of you and your work will be far better if you remember that.

### **30. No Passivity.**

What does that mean? It means that when you put the needs or preferences of others ahead of your own you become a passive person.

Passive behavior is an excellent aid to building relationships, but it's dangerous if your behavior is constantly and consistently passive. It will reach a point where it's a barrier to your success. People who avoid conflict tend to engage in passive behavior. Do you allow things to happen without offering a logical

argument or standing up for yourself? If so, you are passive, and others may see this as a willingness to please which is when others start to take advantage.

Short-term passivity can be a helpful tool to gain approval and win others over to your side. However, long-term passivity is damaging because the longer it continues the more others expect from you, and to maintain those relationships larger sacrifices will be necessary.



- If you want to take a proactive approach to your career, then write a career goal statement. It's much like the mission statement you wrote for your life but with solely career in mind. The purpose of this is to get a clear vision of what you want from your professional life and to outline exactly how you can achieve it.
- Another excellent way to avoid falling into the habit of passivity is to engage with people directly. This might be

challenging if you're shy, but it shouldn't take you long to get into the habit of communicating with others directly. Be genuine, be clear, and learn how to be assertive without slipping into aggression. It's an easy line to cross when you're just getting used to being an assertive person after being passive for so long.

### **31. Develop a Growth Mindset.**

Someone who has a growth mindset is someone who

believes that they can and will continue to develop throughout their life. Typically, someone with a growth mindset will achieve more than fixed mindset people.

The latter believe they have the abilities they were born with, and they can't improve upon that or gain new skills. They believe they are what they are and don't put any energy or time into development. Whereas, with a growth mindset, there is a constant

move towards improving themselves.

In a professional context, someone with a growth mindset is open to collaborating, they share information, they strive to do better, they own their mistakes, and seek feedback.

Conversely, someone with a fixed mindset is risk averse. They don't want to step outside of their comfort zone because they might fail or be embarrassed by a misstep. You

might think that sounds smart, but a fixed mindset holds you back.

They avoid opportunities and miss out on so much. The good news is that even if you have a fixed mindset now you can develop a growth mindset. A growth mindset is helpful for every aspect of your life, but it's particularly advantageous in your career.

- Self-awareness is a big part of building a growth mindset and it's something we have

already touched on so hopefully you're already on the road to awareness.

- Don't shy away from your imperfections, acknowledge, and embrace them because those are your opportunities and that's where your personal development can make great gains.

Recognizing them and believing that you can improve is a big part of building a growth mindset.

- Just as your weaknesses are an opportunity so are obstacles and challenges.

It isn't something to trip you up, it's something to challenge you.

From now on failure does not exist. It's a learning experience, it's an opportunity, it's a hiccup.

The only way that you can fail is if you fall down and stay down.

As long as you get back up again and again, you're not failing.

## **32. Grow Your Network.**

People like to work with and be around people they trust and people they know. In the business world, it's important to remember that it is people who make the decisions around the business, not the company.

So, building a strong network professionally can help you build your career because no one advances in their career without help. Networking can also result in new connections with more knowledge and



expertise and you never know when that will come in handy.

Stay on top of maintaining that network because you never know when you will need help or when an opportunity will arise that someone will think of you for!

- You can't grow your network if you don't put yourself into new and uncomfortable situations. Attend networking events, take someone along if you're too nervous to go alone, but once you're there

yourself out there!

Take business cards, chat with people, introduce yourself.

- The more often you attend these events the more often you will start to see the same faces and that will help you build the courage to speak to people more frequently.

Social media is also a great way to build your network, though nothing beats that face-to-face connection you can create at networking events.

### **33. Find Your Balance.**

If you want to lead a happy life you will need to find the right balance of work and life. That means you need to take sufficient rest and breaks from your work which will have a positive impact on your overall happiness and wellbeing. That will have a positive impact on your productivity and performance when you are at work.

You have to establish strong, but realistic, boundaries

between your personal life and professional life. That might mean that you work your eight hours and leave. It might mean that you finish for the day and leave your work at the office so that your home time is solely dedicated to your home life.

Ultimately, striking a healthy balance is about maintaining your professional motivation by ensuring you have a personal life. If you are constantly interrupted in your personal life by work you will lose

motivation and interest in what work has to offer.

- In order to strike a balance, you have to be efficient when you are at work. If you don't manage your time effectively you will start to see work spill into your personal time. If you are efficient and work still spills over, then you need to speak to your boss about your workload. You might be taking too much on.
- Plan your work week because when you plan you manage

your time effectively. It is far easier to get things done and to do everything efficiently if you have a plan in place. Otherwise, you are vulnerable to procrastination because you feel overwhelmed by everything on your list and have no idea how to go about it.

### **34. Don't Be So Serious.**

I already encouraged you to have fun, but this is a little bit different. When you get caught up with the finer details it's

easy to lose sight of the big picture, but you have to keep it in mind every day.

The majority of us have our basic needs covered, we have our health, and we forget about how lucky we are by getting caught up in the little things. Do you know someone who earns a massive amount of money, but is easily frustrated, angry, and annoyed at even the smallest inconveniences?

If you learn to take things less

seriously you will be less stressed, far happier, and more enjoyable to be around. There are no greater benefits than that. Laugh when you run into an unexpected challenge or inconvenience, laugh off mistakes, laugh at every opportunity because it makes life better.

- Gratitude is a good place to start because by practicing gratitude you place the focus on all of the great things in your life. The bonus side effect of this is gratitude will



help you maintain a positive attitude.

- Stress management is another excellent tool to avoid being overly serious. When you hold onto anger, stress, and worry it's difficult to relax and enjoy life. So, learn how to control those stressors so they don't weigh you down.

### **35. Practice Self-Care.**

If you don't look after yourself, how do you think you will be of use to anyone else? While you

don't exist to serve or please others, part of life is the connections that we build with other people.

If you have children, you have to be able to look after their needs just as you do your own. The problem is that many people work hard to cater to everyone else's needs without attending to their own and that's an issue.

By practicing self-care, you make your health and happiness a priority and that is

going to improve your life greatly.

You can't take care of anything else until you take care of yourself.

- Find a hobby that you love to do, something you enjoy and makes time fly.
- Keep a journal.
- Declutter your home and workspace.
- Try a creative pursuit, even if it's just an adult coloring book.

- When you do positive things, give yourself a reward.

## **36. Be Proactive.**

If there is one thing in life that's inevitable it's that things can and will go wrong. You can allow them to be nothing more than a slight inconvenience or you can allow them to be a major problem. Your reaction will likely depend on whether you are a reactive or proactive person.

If you constantly react as

problems arise, then they are probably a much more stressful situation. However, if you take a proactive approach to life, you feel more stable, and issues are easily minimized.

You are prepared for challenges. You are ready for whatever could go wrong. The benefit of being a proactive person is simple – you feel like you are in the driver's seat.

- Problem-solving and being focused on solutions are the key indicators of proactivity.

It's not about doing everything in advance, it's about thinking on your feet and knowing how to handle any situation.

- Surround yourself with driven people who will increase the likelihood of success. If the people around you aren't motivated then they might drag you down to their level.
- By spending time with proactive, driven, motivated people you will stay ahead. You can do this by paying

attention to what's going on in your industry and keeping up to date with the latest trends and information.

### **37. Increase Your Patience.**

Patience is challenging, especially for the irritable and short-tempered. You can, however, increase your patience levels with a bit of practice.

Patience is an important skill to have, especially when you're dealing with challenging times.

Maintaining a state of calm allows you to be a more effective problem-solver without being dragged under by frustration.

Patience helps improve your decision-making skills, which is good news for your long-term happiness because you will make better decisions.

When you rush into making decisions you tend to make mistakes which often results in excess work as you have to fix things.



- Before you make a decision, stop, and think about the situation critically. That buys you time and helps you avoid regret.
- Practice makes perfect so choose an activity that requires patience – learning a new language, learning how to play the guitar or the piano, perfecting a challenging recipe.
- Practicing patience is not a passive experience, you can practice patience by focusing

on your breathing and practicing gratitude while you wait for something you desperately want.

- Impatience tends to come with feelings of frustration and anger, work on battling those feelings to help defuse the negative aspects associated with impatience.

### **38. Drop Toxicity.**

More specifically, drop the toxic people in your life. Before I continue, I want to be clear about what I mean by toxic

people. I'm not talking about a friend who is going through a rough patch and is needier than normal. Nor am I talking about a friend who offloads on you when you do the same in return, as necessary. That's a friendship.

Friends vent to each other and as long as it is reciprocal, that's not toxic. A lot of people seem to misunderstand what level of toxicity I'm talking about. The toxicity I'm talking about is the friend that constantly belittles

you, puts you down, or is *always* complaining about everything and judging everyone and everything in your life.

Toxic people will always hold you back because they don't want anyone to leave them in the dust. You will never achieve your goals if you surround yourself with these types of toxic people. If your toxic person is a childhood friend then it can be tough to cut them out, you don't have to, you can simply minimize how

much time you spend with them. If it's a toxic person at work you can't just cut them out, the best you can do is avoid them where possible.

More importantly, it isn't just about dropping toxic people, it's also about surrounding yourself with the right kind of people.

You want people who can call you out when you need to be called out, but you need people to support you and lift you up as well.

- You cannot wait for toxic people to change because they won't ever change unless they make the decision to do so. Your best bet is to establish and maintain boundaries so they can't drag you into their crises.
- If, after you establish and maintain boundaries, they consistently trod over them then you need to consider it's time to cut ties. We're all growing and that means people can and will grow in all different directions. Not

everyone was meant to be in your life forever.

### **39. Accept Reality.**

How well do you know yourself? Honestly, your answer doesn't matter because what matters more is that you accept yourself as you are. Your reality is what it is, whether you believe you settled in your job, relationship, or home, it doesn't matter.

You have to accept it as it is before you can even think

about changing things for the better. Ultimately, we are all just a work in progress and we always will be. We grow or develop (or at least we should) until the day we die. You won't make any progress until you accept your reality for what it is.

Believe it or not, it's one of the best things that you can do for yourself, even if things are awful. The first step is to accept and recognize that you have the power to make things better.



By identifying all of those areas of unhappiness you can start making changes to improve things. Otherwise? You will remain complacent and miserable.

- It takes practice to address all of the bad stuff, but if you want good things you have to deal with the bad stuff first.

Take responsibility for the mistakes you have made, for the role you have played in other issues... all of it, the

good, the bad, and the ugly. What did you do to foster failure? What did you do to find success? Understand, this isn't an excuse to beat yourself up. It's an opportunity to find a lesson. Give yourself credit when you are due credit.

## **40. Know What Defines You.**

More to the point, don't let your past define you. A lot of us have skeletons in our closets, pasts that we would rather

leave there. Yet, we allow that past to follow us around like a weight around our necks.

You might have had a teacher imprint a certain idea on you, one that convinced you that your goals will always be just out of reach. Perhaps your first romantic partner left you reeling and you got it into your head that you are unlovable, unworthy, or undeserving.

Maybe you are embarrassed by something in your past. You're

not alone in that, we all have things we wish we could forget or wish had never happened at all.

If you did a bit of research, it wouldn't take you long to find a stream of success stories of people who have been through profound struggle and managed to overcome it to find success.

If they can overcome their past then you can make sure yours doesn't define you. Your past should never be an obstacle to

getting what you want, it should be a lesson plan in what not to do (and what to do) to get what you want.

- It won't be easy to let go because it has played such a large role in shaping your identity, but it's possible. You need to identify the negative emotions stemming from your past and interrogate where they came from, when they pop up, and how you can manage them. You might need to talk to someone if

you're having difficulty getting to the root of it.

- With your limiting emotions identified, you can focus on positive motivating factors to overcome those feelings.

Once you have done this you can create a positive experience to put those negative feelings and things in the past where they belong. This will give you the time and space to create the happy, fulfilling life you deserve.

## 41. Let Go of Beliefs That Limit You.

You are limitless and if you persist in holding limiting beliefs near and dear then you will never progress beyond your comfort zone. People with a vice grip on limiting beliefs don't take risks, they don't try new things, they don't *grow* and *develop* like humans are supposed to do.

One common excuse people use to stay in their comfort zone is that they have a fear of

failure. If it isn't that, it's that they're scared of getting hurt. Those are valid feelings, but they are not enough to trap you where you are.

Fear of failure and being scared of getting hurt, are things to overcome, not excuses to stay where you are.

By letting go of these beliefs you free yourself to pursue progress. What is a limiting belief? It can be anything and it could be related to your skill level, relationships, finances,



career stuff, or even friendships.

You need to identify all of those beliefs that hold you back and find a way to not only overcome them but to eradicate them and replace them with thoughts that will support your journey to success.

- The first step to overcoming your limiting beliefs is identifying your limiting beliefs.

- Empowering thoughts are the second step to overpowering your limiting beliefs.
- Something that will help you with both of the steps above is challenging your beliefs constantly to determine whether they serve you or not. If the answer is no, you can interrogate whether those beliefs are true, whether there is supporting evidence, or if you're guilty of black and white thinking.

You have to be prepared to be

radically honest with yourself about your thought process and beliefs. You will need to think outside the box, but you might enjoy it.

## **42. Establish Boundaries.**

A lot of people have a difficult time telling people no. At work, you want your co-workers to like you, you want your boss to view you as reliable and hardworking. In your personal life, you want people to rely on you, to call you when they need help, to be a loyal friend.

The problem is that when you never say no it becomes impossible to say no even when you want to. You are now viewed as an endless resource and there is only one way for you to change people's perception of you and that is to establish (and maintain) boundaries.

Only you know your limits. You are the person who operates your schedule and keeps tabs on your time and energy levels so only you can determine

where your limits lie. So, set boundaries and stick to them! It could be workplace boundaries, it might be with family, or it could even be with your romantic partner.

Clear boundaries are an important part of building mutually respectful and supportive relationships. If you fail to establish boundaries you will be vulnerable to people who want to take advantage of you or will take you for granted.

- The first step is to establish your boundaries which you will need to do by sitting down and determining where your hard limits are.
- Self-awareness has an important role to play because it will help you take note of people who are pushing your boundaries. With a good sense of self-respect, when you notice this type of boundary-pushing/crossing, you can put your foot down without guilt.

- Start with something small, such as letting your family/friends know that your phone will be set to silent at 7:30 (as an example) each night and will not be touched again until your morning alarm rings at 6:30. This is about learning boundaries about time.
- From there, you can establish that when you leave work you will not check work emails again until you are next in the building.

## **43. Learn How to Actively Listen.**

You have conversations with a variety of people day in and day out, but how well do you listen?

You probably think of yourself as a great communicator, an excellent listener, but research suggests that is not the case.

In fact, according to the Harvard Business Review, experts believe that we only take in around a quarter of



what we hear.

(<https://hbr.org/1957/09/listening-to-people>).

When you are talking to your friends, family, colleagues, or your boss for a period of 20 minutes and you spend half of that speaking, they're only going to walk away remembering around 2.5 minutes of your conversation. When someone is telling you important things, you are going to miss a lot of it.

Active listening is a skill that everyone could use and it's one

we can all benefit from. As you improve those skills, you can improve your ability to persuade and negotiate, increase your productivity, and you will be more efficient at influencing others.

Great communicators aren't just clear speakers, they're excellent listeners too.

Active listening shows your communication partner that you care, that you're empathetic, and supportive, which will help you improve your relationships.

- Body language is an important part of showing others you are actively engaged in the conversation. By mimicking theirs and asking questions when appropriate you show your interest and ensure you understand the message they are communicating.

You can nod along to show you agree and are engaged; you can take the opportunity to repeat their message back to them to ensure you are

picking it up correctly while also letting them know you're truly hearing them.

- Do your best to maintain comfortable eye contact.
- Don't be afraid to ask follow-up or clarifying questions, this lets them know you are interested and engaged.

## **44. Learn How To Let Go.**

If you insist on holding onto your past it is going to be that much more difficult to become your authentic self, to become the person that you long to be.

Letting go of everything makes life easier, but it is far easier said than done.

I think it is fair to say that when someone says *just let it go* it's like a red rag to a bull. It makes you even angrier and more frustrated than you were before and it certainly doesn't convince you to let go. It's difficult to let go of past hurt because there is something comforting about that past hurt, it has been with you so

long it's part of your identity now.

If those negative events and painful experiences continue with you, they will only serve as a weight on your shoulders, they will be a burden that holds you back from leading a fulfilling life.

You need to work through your emotions to let go of the pain and negativity while moving forward with the lessons you learned from those challenges. Let go of the emotional weight

and hold on tight to what you learned from it.

- Forgiveness is an important part of letting go. It doesn't mean you forget that someone caused you pain, it means that you won't allow that hurt to negatively impact you any longer. Forgiveness is a therapeutic act that is about freeing you from your pain not absolving them of wrongdoing.
- You would do well to remember that you are the

one in control of your feelings and actions. So, don't waste time or energy trying to dictate to others. You don't need to worry about their opinions any more than they need to worry about yours. Your focus should be on being the best version of yourself and living the life that you have envisioned.

## **45. Build Your Resilience Levels.**

Life's challenges can come as a surprise even to the most self-



aware, which is why it is important to build your resilience levels. If you learn how to navigate the painful times healthily you will find yourself bouncing back quicker which should help you move in a positive direction.

Resilience allows you to cope with hardship and adapt when things don't go your way. Resilience is often the difference between standing up to problems with confidence and crumbling at the first sign

of trouble. When you recover quickly you recover stronger.

No matter what comes your way, it will be resilience that helps you cope. As far as self-improvement goes, resilience is something that will benefit every area of your life and will make any obstacle seem smaller and more manageable.

- The more hardship you face the more likely you are to build resilience, but you can't seek out hardship in order to do this. You have to put

yourself out there and take risks, the more risks you take the more chance you have to fail and failure is the whetstone to your blade.

It's always important to remember that as tough as failure is to take it is never the end of a journey, it's a slight detour with a lesson on the way.

- Journaling is a tool oft used by those looking to build resilience. Journaling isn't just a handy way to explore your

thoughts, it is also a useful way to organize and structure those thoughts. That can help you find a new perspective on your past experiences.

For example, if you are dealing with a difficult patch in your relationship, you can organize those thoughts and feelings in a journal.

In doing so, you may just realize that your partner has a point you missed because you were so busy trying to make yours known.

## **46. Deliver Solutions.**

Are you prone to pointing out problems? You might think you are doing others a service, but if you offer up problem after problem without suggesting solutions then you're being annoying.

I'd like you to consider how it would feel if someone consistently pointed out your personal problems, but never thought to offer a single solution. That would be exhausting, wouldn't it? You

can't point out problem after problem, you need to be proactive and highlight a problem while offering a solution.

As an example, if your colleague is consistently making mistakes in reports and you have to go back and fix them every time, what do you do? If you take that issue directly to your boss you run the risk of coming across as a whiner.

Whereas, if you approach your colleague to see if they have an

issue or if they need help, you are solving problems.

- What's the point of sitting around chatting about problems if you aren't looking for solutions to those problems? Whatever the situation, have an open and honest conversation to search for a solution with those involved. If you have a solution up your sleeve, offer it as well. That way if it does escalate you can show your work.

Using the example from above again, if you have offered your colleague help and offered solutions and the mistakes persist, then you need to speak to your boss. However, when you do you can highlight the steps, you have taken to overcome the issue. It isn't about the blame game.

## **47. Expect Change.**

Change is the only guarantee in life and as a result, you have to learn to be flexible and accept



change when it does come. The world is constantly evolving, whether it's relationships, friendships, or the workplace.

Humans are constantly making advances and if you can't roll with it, you will be left behind. So, you need to be ready to shift, flex, and adapt at a moment's notice. Viewing yourself as a lifelong student will go a long way to making that feel easier.

- Flexibility and adaptability revolve around knowledge so

if you want to get better at anticipating potential change, then you should expand your knowledge. This might be paying attention to the trends and changes in your industry, it could mean paying more attention to your spouse's body language and other nonverbal cues. Disruption is guaranteed, but you get to decide how you respond to that disruption.

- Seek out books and courses on an area of your life you know is often subject to

change. Be prepared for everything because anything can happen.

## **48. Learn to Manage People.**

While this is something you would think of strictly as a workplace self-improvement skill, you can develop personally by learning people management skills.

It doesn't matter whether you are in a leadership role or not, you can manage others by leading by example.

When you show others, you are a team player then it encourages them to be team players too. Nobody needs an official title or an official position to be an influential person and that's what people management is all about. Whatever your plans for the future, being an efficient communicator and an efficient performer is going to stand you in good stead. By building the skills necessary to manage others you can find new strengths and other areas of

yourself to improve. The benefits are endless.

- You can flex your people management skills by showing empathy to your colleagues when they are dealing with difficult moments, whether in the workplace or in their personal lives. You can put yourself in their shoes and understand how they may be feeling.
- You can offer feedback, both positive and constructive, and follow-up to reinforce those

ideas and potential solutions if there's an issue.

- You can recognize when your colleagues go above and beyond their job description.
- Work to build an inclusive environment that welcomes everyone's opinions and ideas.

## **49. Make Confident Decisions.**

You have to be confident in the decisions that you make and if you take a moment to consider how many decisions you make every single day, then you

would realize how often you have the opportunity to practice making quick and decisive choices.

Think about all of the decisions you make in a day, you can quickly weigh whether they had a positive or negative consequence. What you want from your decisions is more positivity, but to reach that point you need the skills to analyze situations quickly.

By developing decision-making skills, you increase the

likelihood of positive outcomes, while also decreasing the risk of mistakes with heavy consequences.

Before you get carried away, know that there's a learning curve to this skill because you will make mistakes, but the point is that you learn from them to inform future decision-making.

- If you want to get better at making decisions, then limit your options. If there are too many options you will only feel overwhelmed so narrow



things down as quickly as possible.

- Never underestimate the power of writing out a list of pros and cons before you make your decision. It will help you uncover any hidden concerns or information.
- Put a time limit on your decision. You don't need to agonize over something for ten days when sleeping on it was enough.

Whatever the decision, do your research. That might

mean reading reviews, speaking to people you know, or doing some online research. Whatever your decision, there is always research to do.

## **50. Be An Orator.**

A confident public speaker is clear and engaging. It's a good skill to have even if you aren't necessarily a *public* speaker. It's something that comes up in a lot of workplaces and so it's a skill you should brush up on so you are prepared when the

time comes.

Team leaders give briefings, salespeople pitch, executives present to a board, and it's something that can come up in just about every walk of life.

While there are many benefits, the clearest benefit is that you can stand up and speak to a group of people at the drop of a hat. Another benefit is that the nerves and anxiety you feel at the very thought of speaking to a group of people will ease

when you know how effective you are.

- Consider linking up with an organization that revolves around practicing your public speaking skills.
- Take a class in public speaking to brush up on your skills.
- Practice being a clear and confident speaker in front of a mirror and once you feel more comfortable you can practice with friends and family before you graduate to an official audience.

## **51. Live With Intention.**

Rather than merely wishing for something or hoping desperately for it, why don't you start living with intention? Intention is a deliberate practice and while you can use it in any area of your life, it's certainly easier to see the results quicker in a relationship situation.

Say you are recently single and bump into somebody that you used to know.

You find yourself thinking “*I hope it works out*”.

Forget hoping for it, take matters into your own hands and make it happen! Don't think about *hoping* you get promoted, think about how you can ask for a raise.

Forget external factors, forget circumstances, fate, or the opinions of others, take control and live with purpose and intention to pave your path the way you want it to go. You aren't just the main character in

your life, you are also the author.

- When you find yourself wishing and hoping for things, correct yourself with how you can and will make it a reality.

## **52. Track Your Moods.**

Bear with me on this because I know we've discussed similar ideas, but this one stands alone. In your journal that you should already be planning to keep, you can make a small notation each day tracking your mood(s).

It might sound like a small thing, but paying attention to your moods is a great tool to increase your self-awareness. Beyond that, it's a task that will help you notice the situations, people, and events that sway your mood.

Not only do you need to get control of your emotions and not allow others to influence them, but you would do well to manage certain situations that can turn your mood.



- You can write out the emotion itself or use a color-coded system if it makes things easier.
- Reflect on a weekly basis so you can plan the next week accordingly.

## **53. Conquer Fear.**

One of the biggest obstacles to development is fear. If there is one single thing that will prevent you from progressing in life and growth is fear. We already touched on the fear of

failure holding you back, but there is a whole range of other fears that might be keeping you paralyzed in place.

A mentor can help you build confidence and encourage you to make better decisions.

Putting yourself in uncomfortable positions can help you get more comfortable with fear and discomfort.

The only true way to learn and grow is to put yourself in

positions of discomfort. Your development depends on it.

- If you feel threatened by your fear, then take a time out to breathe through the panic and calm yourself.
- Imagine the worst-case scenario – what exactly are you so terrified of? Even the wildest worst-case scenario starts to sound ridiculous once you say it out loud.
- Forget imperfection, it isn't real and if you keep trying to

achieve it you will be driven mad.

- Sit down and visualize a happy place, somewhere you feel safe. Create as detailed a visualization as possible and when you feel fear, anxiety, or panic overwhelming you, close your eyes and escape to that happy place.
- When you do overcome a fear or put yourself out there, be sure to reward yourself!

## **54. Move At Your Own Speed.**

It doesn't matter what you are working on, what you are striving for, whatever it is you can only move at your own speed. You set the tone for your development and no one else can push you harder than you are ready to move. Likewise, no one can slow you down once you set your pace. There is always a risk that you overcommit and burn out and there is a risk you under-commit and lose interest.

Once you set a deadline moving at your pace, be kind to

yourself if you miss a deadline. We're only human and you can't push yourself and expect results every single time, sometimes life derails things. It's always wise to check in with your progress regularly so you can tinker with your timeline if necessary. It might seem like that's counterintuitive, but it's about managing expectations and being realistic.

If you are too hard on yourself you will knock your confidence, derail your motivation, and

ultimately, you will lose track of the goal. The best way to overcome this? Write your goals out and create a detailed plan of how you plan to achieve them.

Don't make comparisons to the goals and progress of others. The benefit of moving at your own speed is that you are much more likely to achieve what you want when you set the rules.

- Set your pace.
- Check in regularly.

- Don't be afraid to tweak your timeline to maintain confidence.

## **55. Be An Observer.**

How are your observation skills? It's a vital skill, one that is important for recognizing the areas of your current skillset that need work, as well as for developing brand new skills. How can you improve your observation skills? It seems like one of those skills that you either have or you don't have, but that isn't the case.



The benefit of observation skills? Already highlighted above, your ability to observe both yourself and others is an important part of moving your development forward.

You will get a better sense of yourself and as a result, you will be more adept at making decisions, setting your course, and improving the skills you want and need for success. The power of observation allows you to determine your next goal. It's imperative to make an informed decision with regards

to your future, developmental or otherwise.

- One of the best ways to improve and focus your observation skills is to look at someone who you respect, admire or someone who inspires you. Analyze their behavior and look at their character, integrity, and skills.

While it's important that you do not compare yourself to others, it can be helpful to break down what you admire about someone and how your

skills line up with theirs. It isn't to beat yourself up, it's to get a better idea of what you need to do to get to where you want to go.

- Another great way to improve your powers of observation? Go people watching! What better way to flex those skills than by watching other people go about their day as you sip a delicious beverage in a busy cafe?
- To focus on self, use your journal as an opportunity to

self-reflect and observe yourself.

## **56. Seek An Interactive Environment.**

Interact with different people, get involved with a variety of communities and in doing so, you get to communicate with people of all backgrounds and personalities, as well as explore new ideas.

There is also the chance to meet new people, to build better relationships, and you

never know how that could contribute to your plans and goals. By interacting with your environment, you become a more efficient navigator of the world and you start to pick up on changes quicker.

How does this benefit you? Being more open to an interactive environment makes you more open to new concepts and different ideas. Not only is that a great way to develop your open-mindedness, but it also contributes to your ability to

develop new knowledge and explore different aspects of yourself.

- What environments do you often shy away from but have regular access to? Start participating.
- If there aren't any interactive environments you have regular access too then you will need to seek some out for yourself. You can start by doing a bit of research online as to what potential events or opportunities there are

locally. Look for local online groups whether people are talking about these events or where you can simply post and ask if there are any.

- Choose one to get started and attend it. Be sure to put yourself out there and mingle with people. If this is something that you struggle with, set yourself a goal to speak to one person, or three people, or five people.

## **57. Measure Your Achievements.**

If there is one thing you must do as you work on personal development it's monitor your progress and measure your achievements. By doing this, you can make tweaks to your goals and plans.

If something isn't working anymore, then you need to be flexible and change things up. The only way to make sure you don't keep walking along the wrong path is to check in with



yourself regularly and measuring your achievements and tracking your progress is the most efficient way to do so.

The benefit of doing this is clear – measuring your achievements will keep you on track.

It also challenges you to come up with effective solutions when you realize you have strayed off the path you set for yourself. There are always lessons to learn and by checking in, you take it with you moving forward.

- Once you have a plan in place, you can decide when and how often you plan to check in to yourself.
- Setting regular milestones will make measuring your achievements easier and it will help you stay motivated as well. Make it a habit to create milestones for every goal you set for yourself.

## **58. Stay Honest.**

Honesty is the best policy, especially when you are dealing with *yourself*. You can talk until

you're blue in the face, but that isn't going to bring about change. That is perhaps the toughest pill for most people to swallow. It is much easier to pick up a book or read a blog about personal development than to sit down and be honest with yourself about where you are going wrong.

Sure, the book might give you some insight, it might give you an idea with regards to how to proceed. However, if you don't sit down and get tough with yourself, then you will never be

able to apply that learning to affect real change.

If you pick up a book and tell people you're working hard to be present, but then immediately open social media on your phone when you're surrounded by your friends and family, you're not working very hard at being present, are you?

No, you're just reading a book about it. You have to be honest with yourself about what you are and how you are doing.

- Make honesty part of your regular reflection or check-in. Remember, it isn't about beating yourself up, it isn't about tearing yourself down, it is simply about being honest with where you are in your journey and how you can do better to ensure you continue on the path you have laid out for yourself.

## **59. Be Consistent.**

The key to every success is consistency, whether it is

establishing a healthy sleep routine, diet, exercise, or otherwise. If you want to build healthy habits, if you want to achieve, then you need to be consistent in every single thing that you do.

Consistency ensures you deliver a higher quality of results, that you are more efficient, that you can measure progress and success easier, you can identify improvement areas quicker, and be more successful in general.

- Isolate a single goal to work on your consistency. Establishing consistency is challenging at first, which is why it's important to focus on a single thing. Once it is stabilized you can move on to the next goal or issue you want to address.
- Incremental improvement is important because you won't develop great habits overnight, they take work. It can take months to establish a new habit and that requires a lot of work, patience, and

focus. Be sure to celebrate every win you have to keep yourself motivated.

- Your emotions can sap a lot of energy which is why it's vital that you learn how to deal with those emotions.

Sometimes you are absolutely exhausted and sometimes your brain is playing tricks on you. Know that your emotions are valid and even though they are real they are not always *true*. Like when you feel jealous if you see someone flirting with your



partner. Your feelings are valid, but just because you *feel* jealous does not mean that your partner is interested in flirting back. Do not fall for that!

- If you fail, you need to forgive yourself and move on.

## **60. Self-Assess.**

Have you ever noticed that sometimes it feels as though other people know you better than you even know yourself?

That is the reality for a lot of people, but it doesn't need to

be and more importantly, it shouldn't be.

No one should know *you* better than you know yourself, but if you want to **know** yourself you have to take time to self-assess. It can be an eye-opening experience when you realize just how blind you have been or can be to bad habits, and that happens to even the best of us.

Everyone has blind spots, the key is to get comfortable with yours. Self-assessment means you constantly develop and

grow, it makes you a more competent person. The question is how do you self-assess?

- Describe what you see.
- Analyze what you see.
- Judge what you see.

## **61. Be Realistic.**

Positivity is a good thing, but that does not mean that you should be so optimism you come across as delusional. Conversely, that doesn't mean that you should tear yourself

apart and magnify every single flaw or issue that you have.

There is a balance to strike and to get that right you need to know yourself well and you need to be realistic. So, what are your strengths? That's important to know, but so is knowing your weaknesses and having a good idea of how you can improve on them.

- When you reflect or assess and you find a strength, be realistic about the ways it will serve you.

- The same is true of weaknesses, know how you utilize them for the best-case scenario.
- When you are dealing with *any* situation, it can be helpful to imagine the worst-case scenario.

When you do this, it becomes clear how outrageous that is, but it's also a great way to get a sense of the realistic outcome of any situation.

Once you have an idea of the realistic outcome, you can put

together a plan as to how to deal with it.

## **62. Make Good Judgments.**

The decisions you make will determine the outcome of your life.

While one decision might not mean much, a series of bad decisions could.

It isn't enough to make confident decisions, you must make good judgments too.

The benefits are obvious, the only way to stay on the path

you want is to make good decisions. It isn't as complicated as you think, nor does it need to be. In fact, making good judgments is a fairly straightforward process once you know what to do.

- Listen attentively.
- Read critically to shift knowledge into understanding.
- Pay attention to nonverbal cues to pick up what others aren't saying.

- Have trusted sources of advice, the people who will tell you exactly what you need to hear rather than what you would prefer to hear.
- Understand different viewpoints, clarify them, and learn to accept them.

## **63. Start Right Now.**

It's never too late to start your personal development journey, but now that you know what to



do there is no excuse to wait a single second longer.



## Career

### **64. Discover What Fulfills You.**

If you can find a job that fulfills you, then you will be far happier with your life.

Every day will fly by if you love what you do. Here's the thing, not everyone has that privilege, and it is a privilege. What do you do if your career doesn't fulfill you, but you can't make the necessary changes?

The first step would be to discover what it is that fulfills you. Once you have a strong handle on that you can figure out how that relates to your job.

For example, you are fulfilled by serving others, but your job

doesn't scream service to others. You could argue that someone in the hospitality industry is fulfilling that purpose, but it might not be a sufficient wage to live.

What areas of your job allow you to fulfill that part of you? Is there an aspect of your job that involves service or can you look at how you relate to your colleagues and how you might serve them? You might be able to make that a bigger part of your role to find the fulfillment you have been searching for.

If you are lucky enough, once you discover what fulfills you, you can steer your career in that direction... even if that means starting over.

What's more important – fulfillment or a paycheck? We discussed your hierarchy of needs and as long as you can cover those basic needs you should be working toward fulfillment.

- Sometimes the best thing you can do for your personal development is start from

scratch. It's going to be difficult, it might take a while, but once you get to where you want to go you will have everything you always wanted. It's up to you to figure out how to engineer that.

- If all else fails, you can find hobbies that offer you that fulfillment while you work towards a career that can do the same.

**65. Find A Mentor.** In professional settings, up and

comers are often encouraged to find a mentor within the company. This mentor should be someone who is on the career path that the up and comer wants to be on and will offer guidance and advice as required.

As far as your personal development goes in your career, what path are you on and who around you is already doing it? Don't underestimate the power of great advice. A mentor can help you make the right moves and brush up on the right skills to ensure your

career moves forward in line with your dreams.

As you choose a mentor, it's worth noting that it should be someone that you can get along with, but also someone you know will challenge you if you aren't doing what you're supposed to do.

You don't want to choose someone only a step ahead of you because then you run the risk of appearing as competition and there could be issues with that. Choose

someone high enough up that they will be willing to offer you helpful advice.

What's so great about a mentor? They have been there and done it all so they can offer you an accurate view of the path you want to walk. Once you have a clear idea of what to expect you can put together a plan to enhance the right skills to pursue it. It's also good to know people and by forging a mentorship bond with someone it gets your name out there.



- If there is no one at work that you can ask, look to someone within the industry to mentor you instead. It isn't the ideal opportunity, but it will absolutely assist you in your personal development journey. No one can guide you on your career path the way someone who has done it can.

## **66. Make Yourself Likable.**

On the one hand, you shouldn't worry about what others think about you. You shouldn't make

decisions based on anyone else's opinions or expectations. However, you can be your own person while also ensuring that you are likable. Let me explain why.

According to *The Wall Street Journal*, studies have shown that one of the most significant factors to increase your chances at promotion or getting hired is likability

(<https://www.wsj.com/articles/why-likability-matters-more-at-work-1395788402>).

What greater benefit can you think of than that?

So, you can see why you need to fit in with the company culture. That is your starting point.

- Your next step is to take a look at your personality and consider how your behavior may be off-putting. For example, are you the type of person who *has to* correct others when they misspeak or use the wrong word? You might not even realize that you're doing it, but you do it at every meeting and though you may mean well,

your colleagues *hate* it. It might sound small, but it makes you unlikeable.

- You can be yourself and still curb those bad habits to make yourself more likable. That doesn't mean you need to overhaul your entire personality or be inauthentic at work. You just need to work on enhancing the best parts of your personality and curbing those annoying habits that can alienate or upset others.

Another good example might be someone's commitment to always being honest. There is a difference between honesty and rudeness. So, if someone goes out of their way to comment on someone's weight gain/loss or a change in style, that isn't being honest it's being rude.

- Start paying more attention to how you interact with others and how those small things may impact how they see you. It's never too late to change bad habits.

## **67. Seek Feedback.**

This point will help you with the last point.

If you seek feedback often it won't take long for you to paint a clear picture of what others think about you.

That will help you deal with any behaviors that make you unlikable, but it will also help you get on top of any opportunities you have been overlooking.

When you do seek feedback, you should offer people

anonymous returns so they can be frank. It's up to you to receive the constructive aspects of that feedback positively and disregard the petty things. The more feedback we seek, the easier it will be to take it.



To give you a better idea of what to do with feedback... you

should always look for repeated statements. If half of the replies mention the same thing, then you can't ignore it, even if you don't believe it. If one person makes an offhanded, nasty comment, then it's safe to say it can be disregarded.

Don't ask the same people every time and don't choose people you believe will give you positive responses. What you want from feedback is honest responses because if you don't get honest responses you aren't going to grow as a person.



This is about personal development and to develop you need accurate information to proceed.

- The benefit of seeking feedback is an external view of who you are as a person. Ultimately, the truth doesn't always matter, sometimes perception is more important. How do others perceive you? You won't know unless you ask and once you know you can manage their perceptions more efficiently.

- You can place blank forms out for everyone to take and set up a box for them to drop them in. That way, no one knows who said what. Alternatively, you can set up a Google Docs form that everyone can respond to anonymously.
- Use the feedback to build an action plan to move forward.

## **68. Skill Building.**

The entire point of personal development is to build your skills. So, it makes perfect sense

that you should focus on building your skills. The feedback you sought in the last point should be a good place to start.

As you work on personal development, you likely have identified several weak points or opportunities.

The feedback you receive will help you confirm which of those points to prioritize.

The more you work on building your skills, the more confidence you will have in your abilities.

When you grow, confidence grows. When you develop, self-esteem increases. All of that, combined with your new or stronger skillset, is going to benefit you in every aspect of your life, but especially in the workplace when confidence and a strong skillset count for everything.

So, the benefit of building your skills is immediately seen in your confidence and self-esteem. Beyond that, you will enjoy being able to do your job better than you have been able

to do it before. Don't build on the skills you have already developed or reached an expert level status in, focus on those that will most benefit your career.

What skills do you need to reach the next level in your career? That's what you want to focus on because personal development is about stretching yourself and those skills that help you stretch are what you need to move up to the next level. You will have to balance the stretch skill-

building with the feedback you received.

There will be plenty of skills that benefit you right now *and* will help you move to the next level. Transferable skills are the biggest wins because you can take leadership skills everywhere, the same is true of problem-solving, communication, and critical thinking.

- Choose which three specific skills you plan to develop.

- Create an action plan on how you plan to develop those skills.

## **69. Learn To Lead.**

This skill is important enough to have its own heading, though we briefly touched on it in point five. Leadership skills will follow you everywhere, your ability to manage, lead, and organize are going to serve you well no matter where you go.

A good leader is prepared, a good leader leads by example, and a good leader recognizes

that there is always room to grow no matter how high they climb on the ladder.

Problem-solving and communication were mentioned in point five and both are great examples of leadership skills, but so are giving and receiving feedback, delegating, organization, and motivation. A good leader knows when to sit back and when to step forward, they know which tasks to tackle and which ones to delegate.



Focus on those types of skills and develop them to improve as a leader. It doesn't matter whether you are in a leadership position right now or not. In fact, it doesn't even matter if you *want* to be in a leadership position.

You can have the skills to lead and do so without being in an official position to lead. All of the skills that contribute to someone being a strong leader will serve you well in your life, regardless of your position.

Improving your organization skills is going to help you manage your time better, it's going to help you improve your productivity levels, and even the quality of your work.

Knowing when to delegate and who to delegate to will also improve the quality of work and productivity levels of an entire team.

The ability to motivate will help you motivate yourself and the people around you.

The ability to give feedback appropriately allows you to help guide others on their personal development journey which will help you on your own journey.

- Choose which three specific skills you plan to develop.
- Create an action plan on how you plan to develop those skills.

## **70. Learn Something New.**

Pick up a book on personal development, listen to a

podcast about being a better *whatever*, make every single day an opportunity to learn something new.

This is a habit that will help you perform better in your career and it will also help you in your personal life as well.

Each day is a learning opportunity and you need to go out of your way to learn something new.

Don't wait around for someone to send you a link or teach you something, make it your

mission. We are so guilty of waiting around, waiting for opportunities to come our way rather than going out and making those opportunities. We wait for someone to text us when we're bored rather than reaching out to others.

We wait for life to happen instead of making it happen. We do the same thing with knowledge. It's at your fingertips!

- Make a plan for the next week (or even month), give

yourself a daily learning assignment. Tomorrow you can learn about the etymology of your favorite word and the day after that you can look into that artist you have always loved. It doesn't matter what you learn specifically, only that you go out of your way to expand your knowledge. The benefits of this are vast, not only will you then possess all of this new knowledge, but you will also gain confidence, open your mind to new ideas

and information, and you'll probably be a better conversationalist too.

- After the first week, make some notes on what you've learned and how it has benefited you.

It's the type of habit you will want to keep up and the best way to do that is to plan ahead.

Perhaps you will select a book and commit to reading a chapter a day until you finish it.

## **71. Improve Your Weaknesses.**

First of all, stop seeing weaknesses as threats and start seeing them as an opportunity to grow.

That's what personal development is all about so it shouldn't surprise you that I'm suggesting it.

The self-awareness necessary to identify your weaknesses is an important part of the self-improvement journey.

Furthermore, having the courage to make a change and



improve on your weaknesses is personal development in action.

The benefits should be obvious, you're taking your perceived flaws and improving so they are no longer perceived flaws.

There's also a strength in character you show by tackling your weaknesses, which is something that shows in interviews when the inevitable question pops up about your greatest strengths and biggest weaknesses.

Without developing your skillset, you cannot improve yourself.

Take concrete steps to transform your weaknesses into something else.

You will become a role model for the people around you, strengthen your skill set, all while improving yourself.

Ideally, you can turn them into your biggest strength, but you don't need to go that far, it can be as simple as small steps to improve.

- The first step to improving your weaknesses is to practice self-awareness. You can do this by keeping a journal, labelling your emotions, and even meditating.
- Reach out to someone close to you for guidance. Someone that can help guide you to the weaknesses that you might not have noticed.
- Once your weaknesses are identified, you can make a plan to strengthen them. You

don't have to be an expert at everything.

As an example, you might have created a product, but your sales skills are poor.

You have employees to take care of the sales aspect of your business, but you still need those skills to speak to investors, so you focus on improving your sales skills.

## **72. Professional Development.**

Just as you want to develop a variety of skills, you can also

focus on self-improvement through professional development.

It's all about staying at the top of your game in the workplace.

Many employers are hesitant to invest in seminars and conferences for employees that aren't mandatory.

You can tackle your own professional development to maintain competence in your industry and take your skills to the next level.



term success unless you keep those professional skills up-to-date and the world is changing rapidly so you need to stay on top of your game.

Education doesn't stop when school does, if you want to be a great candidate for promotion or new employer, then keep up with your industry.

- Seek out webinars, books, and podcasts that relate to improving your professional skills and knowledge.

- Look for senior people in your company, someone who has the job you would like one day and ask if you can shadow them to see what their day looks like.
- If there is specific training or conferences that you would like to attend, build a convincing business case as to why your employer should foot the bill. Tell them the benefits the company will reap due to your attendance and how you plan to utilize that knowledge.



Always research in advance so you can present your boss with a strong argument. If you still can't convince them, but it's something you *want* to do you will need to decide if you want it bad enough to pay for it yourself.

### **73. Learn To Motivate.**

It doesn't matter whether you plan to be a leader or not, having strong leadership and motivational skills is useful in any job and in any industry. If

you don't have the ability to motivate then you may notice issues with morale and productivity.

There are plenty of opportunities to motivate even if you aren't technically a leader. If you believe that motivation is an issue in the workplace and it's creating an obstacle to productivity, then you should take the bull by the horns and make a change!

It's beneficial to your career, your confidence, and it's

beneficial to the morale of the team as well as productivity levels. By taking a proactive approach and being a motivational person, you are ensuring your organization achieves maximum efficiency.

- People should be able to motivate themselves, but sometimes they need help getting to that point. So, get into the habit of telling people what you need, when you need it, and why you need it. People are motivated by the big picture.

- Ask them what they need to feel and get involved.

We are all motivated by different things, so you have to tap into each person individually.

- Once you hand someone a task, let them do it. They have to own it and they can come to you if they have questions.
- Thank people, praise them publicly, give supervisors positive feedback about their performance.

## Relationships

### **74. Your Own BFF.**

If there is one thing that we all struggle with it's showing ourselves the kindness that we deserve. When it comes to our friendships, we find it easy to show those close to us the empathy and kindness that they need when they're going through a difficult period.

Yet, we struggle to offer ourselves that same level of compassion.

So, the first personal development idea I want to offer you is this – be your best friend.

Friendships are important, but how can you be sure that you're a good friend and have good friends if you don't know how to be a friend to yourself?

The benefit of befriending yourself is that you will get to understand yourself on a deeper level which will help you take more decisive actions,

and you are more likely to treat yourself with kindness.



Additionally, as you learn to be kind to yourself, your empathy will grow which will benefit your other friendships and relationships. There is another benefit to being your own best friend and that is that you

begin the journey to befriending yourself, you will have an even better idea about what areas of your life you would most like to develop to achieve fulfillment. It's a win-win situation.

- First things first, start getting to know yourself on a deeper level by carving out quiet time for reflection.
- When your friend is having a difficult time, you take steps to ease their burden. How can you ease your own



burdens? That's something you need to consider in your journey to self-friendship.

- There is another excellent tool you can use for developing your friendship with yourself and that is self-care.

The basis for any healthy relationship is true and respect and by practicing self-care, you are proving to yourself that you have self-respect. Do not underestimate the power

behind that knowledge.

## **75. Set Relationship Goals.**

How you relate to the people around you matters. How you treat the people around you matters. Our relationships matter to our overall health and happiness. As social creatures, humans seek out other humans to spend time with and befriend. Just as you sit down and set goals for your career, you should consider doing the same for your

relationships. As important as relationships are, you can't just hope for the best.

Your relationships are like a garden. You have to look after it, which means you need to water it regularly, weed it as necessary, prune it when the time is right, and prepare it for change.

If you transfer that idea directly to your relationships – you have to keep in touch, meet up often, dole out tough love if necessary, and lift each other

up during the difficult times. If you can't do that, then you're not in a healthy relationship.

You might question whether setting relationship goals is an act of personal development, but I can assure you that it is.

The way you treat others is a direct reflection of who you are at your core.

Yet, we often let those closest to us get the crumbs of what's left after we deal with everything and everyone else. This isn't just about your

relationships, it's also about your priorities.

- If you're guilty of time slipping away or you struggle with time management, then sit down and make a schedule. In that schedule, slot in times for you to text, call, or meet up with your friend(s).
- When you spend time with friends/family, put your phone away, turn the television off and make sure

that you are giving them your full attention.

Relationships are built on trust, honesty, and respect and nothing highlights the latter like letting someone know you are focused solely on them.

## **76. Look For the Best in Others.**

This is something that a lot of people struggle with and it's no wonder. When someone hurts you it's easy to hold yourself back and assume that everyone is willing to do the same.

That isn't a great way to live.  
You need to give others the  
benefit of the doubt and  
believe the best.

You will feel much happier in  
life if you stop judging everyone  
based on the behavior of one  
person.

How will it benefit you to give  
others the benefit of the  
doubt?

First of all, you will spend a lot  
less time worrying about what  
someone's motivations are. You  
don't have to panic assuming

that everyone is out to get you. It's painstaking. It's exhausting.

I know because we've all been there, whether we meant to do it or not. It's so easy to fall into the trap of shifting blame onto everyone else for one person's actions.

You have made mistakes in your past, right? You have probably hurt feelings, broken a heart or two, or ended a friendship without explanation. How would you like people to hold



those things against you  
forever?

Worse, you haven't done any of those things, but someone else experienced upsetting situations and now they hold you at arm's length in case you do the same. It isn't fair, is it? Let's grow as people and stop holding people to an impossible standard.

The beauty of this is that you will treat others with more kindness which means people will trust you more. You will

manage friendships easier and you'll be more relaxed and happy!

Constantly believing people are out to get you is a quick way to hit burnout levels of fatigue.

- Let's begin with proactive action – think about some of the people you don't trust or assume the worst about. Challenge your ideas on why you think that what made you believe that and come up with evidence that contradicts your belief.

- When you find yourself thinking the worst of someone, immediately come up with at least one positive point about them.

## **77. Make A Habit to Phone Home.**

Strong social ties are important. The people close to us are the people who pick us up, brush us off, and motivate us to keep going after we dive face-first into a hurdle. The thought of making a phone call daily might be overwhelming, but you can

stick to texting if you're more comfortable with that.

Some people are talkers and might keep you on the line for far longer than you can handle. The point of this personal development exercise is that you are thinking about others and letting them know that by reaching out for a check-in.

Relationships are a two-way street and if you want people you can rely on then you have to be someone that they can rely on in turn.

It's easy to forget that when life gets busy.

I would also suggest that you have regular family meetings. While these two items may seem separate, they are similar enough to include together.

If you have a family of your own (or live with a spouse, partner(s), or roommates), it's worth sitting down together for a regular check-in.

This is your opportunity to discuss your goals as a group, personal goals, and anything

else that might come up, whether it's who is doing what chores or what big events are coming up. It's nice to sit down together and just discuss what's going on in each other's lives.

- We already discussed writing a schedule and including socializing. Use that plan to schedule a daily phone call (or even text session) with one of your closest friends or family members. It should be someone different every day!

- Call a family meeting and sit down to discuss your idea. Get everyone's buy-in and once you have it, you can agree on how often to have family meetings and which evening is best to do so.

Once everyone has agreed you can put it on the calendar.

Create an outline to structure your meeting and use it to keep things on track.

## **78. Properly Prioritize.**

While this is filed under relationships, you might have

different priorities. It's up to you to determine what category this is most appropriate under based on you personally.

However, I decided to file it under relationships because, for the most part, we value our families and friendships above all else. The problem with that is that it rarely shows in our words and actions. We rely on our friends and family, and we expect them to be there when we're ready to pick them up. Sadly, that might mean we miss



out on games, dinners, barbecues, zoo days, beach days, and whatever else is going on.

So, what is your priority? If you have children, then they should be your priority over everything else. It doesn't matter if you are the breadwinner, kids need time and attention as well as a roof over their heads.

Just because they'll always be there when you get home doesn't mean you can put no effort into them.

If you're not sure where your priorities lie, I would encourage you to fast forward to your dying day.

You're unlikely to regret missing overtime because you saw your daughter score the winning goal or your son acting his socks off in the school play.

You will regret working late and missing those precious moments.

- Step one is to sit down and get to grips with your priorities. Once you know

where your priorities lie you can take a moment to reflect on whether your actions align with those priorities or not.

- Time management is a useful skill for every aspect of your life and developing this will help you prioritize your life effectively.
- There are only so many hours in a day, but if you manage them well you will find out there's plenty of time to do everything.

## **79. Pursue Productive Communications, But Don't Be Afraid to Argue.**

Communication is important and believe it or not, arguing is part of that. Healthy relationships involve arguments, that is a fact of life. However, arguing should be productive, which means it has to be respectful and constructive.

It isn't hurling insults at each other and name-calling when you lose your temper.

It's burning off those excess emotions by having the difficult conversations that we tend to ignore. In an ideal world, you would address these conversations as soon as possible.

Having said that, arguments aren't inherently negative.



What comes to your mind  
when you think of arguing?

If it's anger, shouting, and rage,  
then you are definitely doing it  
wrong. People argue all the  
time, and an argument is simply  
an exchange of opposing views.

When someone opposes our  
views that tends to get us  
heated which is why arguments  
often devolve into chaos.

They do not have to and they  
should not because we should  
all be in better control of our  
emotions.

Don't say things with the intent to hurt someone. Do not raise your voice to drown out someone else's words. Allow everyone to have their say equally. You don't have to agree to give each other the time and space to speak freely.

Opposing viewpoints are important for personal development and growth.

It's difficult to empathize with *everyone* if you base someone's value on the opinions, they hold that you disagree with.

It's good to have your views challenged because it forces you to examine *why* you believe them.

- What's bothering you? Go directly to the source and sit down and have a productive conversation about what's going on.
- If you find yourself in an argument, you need to have it. A lot of people retreat and believe the right thing to do is calm down.



I would say that if you find yourself tempted to hurl insults, then yes, you should retreat and calm down.

However, if you are both level-headed, you can have the argument that you clearly need to have.

If you keep running away, you will never follow through and finish the chat.

## **80. Know When to Apologize.**

Elton John wasn't lying when he

sang "sorry seems to be the hardest word".

The problem is that the people who need to apologize are rarely the ones that do.

The people who don't need to apologize often do so out of instinct.

Which one are you?

Whatever side of the aisle you're on, you need to learn when to apologize and *properly*.

First of all, if you upset

someone, wrong them, or do something worthy of an apology you should deliver that apology immediately. Do not make the celebrity apology mistake of saying *if...* There are no ifs, take responsibility for your behavior and deliver a genuine apology without any caveats.

If you want to maintain trust in your relationships, then you need to take responsibility for your actions. That is the benefit of apologizing and knowing how and when to apologize.

Before I provide you with actions to take on the back of this point, I want to show you how to apologize properly.



- **Show remorse.**

When you apologize to someone show them you mean it by being specific about what you're sorry for.

Be straightforward and don't add ifs or buts.

- **Acknowledge Pain.**

You need to acknowledge that you caused this person hurt or pain.

In doing so, you show that you hear their point of view.

- **Seek Forgiveness.**

Do not assume that you have their forgiveness just because you offered an apology.

Once you have offered a sincere apology you need to

ask directly for their forgiveness.

Know that you can ask, but that doesn't mean that they need to give it.

- **Redemption.**

If your apology is accepted, you can ask the person how you can make it up to them. This highlights the sincerity of your apology and your desire to make things right. So, *ask* how you can make it up to them. They may extend forgiveness quickly, but that

doesn't mean that you will have their trust back immediately.

## **81. What Not to Do.**

As important as the steps above are, it's also important that you *don't* do certain things. We already touched on the avoidance of it and but, likewise, don't attempt to justify your actions or shift blame. All of these additions weaken the apology.

- There is likely someone you owe an apology to right

now. I want you to sit down and write out your apology and when you're ready, give them that apology (whether you give them it in writing or vocally).

- Start paying attention to who apologizes quickly around you and who resists. What does that tell you about the type of person they are?

What can you learn from this?



- Most importantly, pay attention to how often you apologize, what you apologize for, how you apologize, and how others receive those apologies.

It's an insightful exercise that might help you uncover some truths about your personality and behavior.

## **82. Be Accountable.**

This point builds on the last. Your actions are your own. Your words and thoughts are your

own and it's important that you take responsibility for those actions, words, and thoughts. You are not a victim. You will not change your situation by blaming other people for it. It doesn't matter what your circumstances are, you have to take ownership.

There will be times that someone does wrong you and you will have a genuine reason to be mad. Even in those cases, you cannot hold onto your anger because you have to be accountable to yourself. If you

hold onto your anger, you will only foment resentment and the only person who will be harmed by that is *you*.

So, the benefit of holding yourself accountable for your actions, words, and thoughts, is that you place yourself in a position of control. You are the one behind the wheel, steering your life in the right direction. When you *aren't* accountable, you give that power away. If you want to develop and grow as a person, that journey begins

with you and ownership of your decisions.

- These steps will help you take accountability moving forward. Think about a grudge you have been holding onto because you blame someone for something that happened to you. I want you to reframe the situation and take responsibility for your part in it.
- For example, you are angry because your friend beat you

to the job you wanted.

That isn't their fault, but the way you chose to react is your fault. It might be difficult to lose out on a job, especially to a friend, but a true friend can still be happy for their friend's success. You harbored a grudge, and you have amped up your anger and resentment as a result.

- When you feel the need to blame someone else for your situation or circumstances, stop immediately and take a

look at your role. You can only control you so focus on *that*.

### **83. Manage Your Negative Thoughts.**

Whether you are a negative thinker or you are the victim of negative thinking sometimes, you have to learn how to manage those thoughts.

If there is one major thing that will stand between you and your personal development goals it is negative thinking.

What benefits come from learning how to manage your negative thoughts?

A boost of self-confidence and self-esteem! Once you get those thoughts under control you will feel better about your skills and abilities. How will you pursue your best self if you do not believe that you are capable of doing so?

That's why you need to deal with those negative thoughts. It isn't enough to tamp them

down, you have to correct them to let go of the residual feelings.

- When you find your thought process slipping into negativity you have to immediately correct it. This is a process and it will be an ongoing one. The more you challenge and correct negative thinking, the easier it will become to avoid negative thoughts altogether.

You will still have negative thoughts, but they won't have



the same impact on you as they did before. Where once a negative thought might have been able to derail you, in time, it will be something you dismiss as easily as you swipe a notification away on your phone.

In fact, that might be a helpful visualization exercise for you to cope with negative thoughts.

- There is something else that can trigger a negative mindset and that is negative

thinking about *others*. If you find yourself judging others often or thinking poorly of others, then you have to get to grips with it to chase that negative mindset away.

Take control of your thoughts and you will be a far happier, less judgmental person.

The good news is it will make you a better friend and a nicer person to be around.

## Health

### **84. Meal Planning.**

You might question how this contributes to personal development but trust me on this. There is a lot of value in meal planning.

Not only will it help you manage your time more effectively, but it will ensure you eat healthier and avoid the temptation of unhealthy food.

There are a variety of ways you can meal plan.

You can either sit down and create a menu that you shop

for so the ingredients are on hand. Or you can create a menu, shop, and prep what you can ahead of time. It's up to you to decide which one will work best for you,

The point of meal planning is to remove a lot of the stress we experience around meals. How often do you ask your household *what's for dinner?* If your household is anything like most households then it's probably daily. Thinking about what to make for dinner probably takes up more time

than actually cooking dinner.

So, plan ahead to save time, manage your grocery bill more efficiently, and use it to stick with health goals. The benefits are big and while it does take time to meal plan, the time it saves you far outweighs that initial time investment.

- To get started, write out all of the meals you make most often and those your family love. Ideally, a month-long meal plan is what you want to work with, but since you're

new to the game start with two weeks.

There should be a different meal for each of the 14 days, in the month-long meal plan you can repeat.

It all depends on your tastes and how often you enjoy eating certain things.

- This is your chance to experiment with new, healthy, easy meals as well as enjoying the favourites.

- Once your plan is written you can shop for all of the ingredients.
- Now you can prep vegetables in advance.
- Once mealtime rolls around you can simply throw it all together and cook it!

## **85. Exercise.**

Exercise is an excellent physical development tool, but it's also great for your personal development too. Not only is maintaining your health good

for your confidence and health,  
by exercising regularly you are  
learning to build healthy habits.

Consistency is the key to  
building any habit and if you  
can get into the swing of  
exercising regularly, then you  
are going to find it easier to  
build other healthy habits.

How often should you exercise?

What type of exercises should  
you do?

Well, that all depends on you.



Ultimately, you shouldn't skip exercise any more than three days in a row. In an ideal world, you would make time for daily exercise, and you would mix it up to avoid injury or strain.

That doesn't mean you have to lift weights for an

hour or run seventeen miles.

The Mayo Clinic advises adults to get at least 75 minutes of vigorous or 150 minutes of moderate aerobic exercise weekly. Additionally, you should be doing strength exercises

twice a week and you should ensure that you target each muscle group

(<https://www.mayoclinic.org/healthy-lifestyle/fitness/expert-answers/exercise/faq-20057916>).

- If you haven't exercised in a long time don't push yourself to do it all at once. You can get started with a ten-minute daily exercise and work up to longer routines. You are far more likely to stick with it if you start small and build up to the bigger stuff. If you go too hard too fast you will burn out and give up.

- Just as important is the routine you choose. Your best bet is to choose exercises you enjoy. If you like swimming, then incorporate that before you choose running even though you hate it. If you hate lifting weights, then choose a strength exercise like heavy gardening or hill walking instead.

## **86. Manage Your Sleep Pattern.**

How much sleep do you get each night? The average adult needs anywhere between

seven and nine hours of sleep. What is your magic number? You might know off the top of your head that seven hours and thirty-two minutes is the perfect amount of sleep for you.

If you aren't sure how much sleep you need for optimum performance, do some experimenting.

Go to sleep at the same time each night but try waking up at different times to figure out your magic number.

How does sleep benefit you? Getting good sleep regularly helps you fight stress, battle lifestyle illnesses, and improves performance. You will know quite well by now just how off you feel after a poor night's sleep.

Stretch that out over the course of a week or even longer and you can imagine how difficult it is to function when tired. It also makes you more likely to reach out for caffeine which can interrupt your sleep in the evening.

Additionally, a poor night's sleep makes you more likely to eat sugary, fatty foods in an attempt to boost energy levels. So, sleep is one of the foundations of good health and happiness.

- This is a fairly simple suggestion. Once you know your magic sleep number, you just need to choose the sleep and rise time to follow. For example, if you know that eight hours is a must you can go to sleep at 10 and set your alarm to get up for six.

- Adopt a sleep routine to follow before bedtime each evening so that your body is ready to rest when it's time. It might be that you shut electronics off an hour before bed and read a book. Perhaps you would prefer a hot bath and a cup of hot milk or maybe a light yoga routine is preferable. Whatever works for you!
- Even if you're off work or on vacation, you should go to bed at the same time each night and rise at the same

time every morning.  
Consistency really is everything and if you change things up during the week it can throw off your entire cycle.

## **87. Vitamins & Hydration.**

This is all about looking after your health and fitness and part of that is making sure you hydrate well and get the right balance of vitamins and nutrients. If you are eating a healthy, balanced diet, then you should get all of the



vitamins and nutrients that you need. However, rarely do any of us eat well enough to be sure which is where fortified foods and supplements can tip the scales in your favor.

The benefits of getting the right vitamins are really about ensuring you avoid the symptoms and side effects related to vitamin deficiencies. According to the CDC, around 10% of Americans have a vitamin deficiency of some description, with Vitamin B6 and iron being the most

## common deficiencies

([https://www.cdc.gov/nutritionreport/pdf/4page %202nd%20nutrition%20report 508 032912.pdf](https://www.cdc.gov/nutritionreport/pdf/4page%202nd%20nutrition%20report%20508%20032912.pdf)).

What does a vitamin deficiency look like?

A Vitamin B6 deficiency can include symptoms of confusion, irritability, depression, and weakened immune function.

Meanwhile, an iron deficiency (which is more prevalent in women) can cause shortness of breath, pale skin, fatigue, and itchiness.

How does taking vitamins and drinking enough water contribute to personal development? Part of growing as a human being means taking responsibility for your health and wellbeing and this is part and parcel of that. Failure to do so can contribute to ill health.

The best sources of Vitamin B6 include chickpeas, fish, poultry, and fortified breakfast cereals.

- Take stock of your diet and determine whether you are

getting enough of the right nutrients and vitamins.

- Since you're meal planning now you can make the appropriate tweaks to boost your vitamin intake.
- If for any reason your diet cannot provide you with the sufficient vitamins, opt for supplements.
- You might want to speak to your doctor before you do so as they may suggest specific vitamins or supplements for you personally. We'll discuss

this more in detail in the point below as the two are heavily connected.

- In terms of hydration, keep a water bottle handy so that you can stay hydrated.

Instead of reaching for soft drinks, coffee, or energy drinks grab a glass of water.

Women should aim for around 2.7 litres daily and men 3.7 litres

([https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-](https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/water/art-20044256)

[depth/water/art-20044256](https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/water/art-20044256)). If you work out a lot or live in hot temperatures, then you

should drink even more than that.

## **88. Take Ownership of Your Health.**

Your health is your responsibility and that doesn't stop with your diet, fitness, and sleep habits.

When was the last thing you went to the doctor?

What about the dentist?

As we grow older, there are certain routine appointments that we need to attend. Skin

checks, dental checks, physicals, mammograms, pap smears, and all of those types of appointments. You have to take charge of that and start taking your preventative care seriously.

I shouldn't need to point out the benefits of paying attention to your health. By scheduling and keeping up with your routine appointments you have a chance to find illnesses early. The earlier you find these issues the easier it is to deal with them. There's also peace

of mind with knowing you're up to date with check-ups.

Don't be afraid to bring up issues or concerns with your doctor, it might feel embarrassing, but doctors have heard it all, it is their job and that's what they're there for!

This is a key part of being an adult and by taking control of this you are taking responsibility which is a pretty big step in the personal development journey.



- Start by finding out which check-ups and appointments you should be attending regularly for someone your age. Once you know what should happen when you can make the appropriate appointments.
- Create a calendar and mark all of your booked appointments in. For those appointments you can't book that far in advance, you can mark the calendar with a reminder on when to take care of that.

Attend your appointments!  
It's also important that you have questions or comments prepared to ask at your appointments. Nobody knows your body as you do and it's easy to forget everything once you're sitting in front of a medical professional.

## Environment

### **89. Vision Boarding.**

A vision board is an excellent personal development tool because it takes all of your hopes and dreams and pins

them in one place.

Having those hopes and dreams as a visual somewhere in your home (or online) is a great reminder of what you want



from life, and it will help keep you on track.

The beauty of a vision board is that you can dream *big* and

work backward to figure out how best to get to that point. For example, you are a successful person by anyone else's measure, but not by yours. What you want more than anything is an Aston Martin.

Until you have that car, you just won't feel as though you've made it. We could argue about the need for material wealth, but that's not the point.

That's what you want, now work backward to determine

exactly what steps you will need to take in order to get the Aston Martin of your dreams.

That's something you can do with each one of your goals, visions, or aspirations.

- You can't create a vision board until you first create a vision. So, what is your vision for your life? What are some of the key points from your vision that you can recognize pinned to your vision board?
- It isn't enough to simply pin aspirational photos to a

board. You can't create the board and then sit back and wait for life to deliver. Now you have to go out and make it happen, but before you can do that you need to create a plan. Use your vision board inspirations to create an action plan to follow. You can see your goal, but what will it take to make it happen? Plan it. Do this for every single photo you have pinned.

- Once you have a plan for each of your goals you need to prioritize them. Which of

these visions is the most important to you? Are any of them related? That will help you figure out how best to proceed.

## **90. Planning.**

Learning the skills of planning and organization is something that can positively impact every aspect of your life. It's something that can be applied at home and at work. You have a calendar, flip it to the month view, and plan your time as far

in advance as possible. To start with, do a week at a time.

As you grow in confidence with your planning you can go further.

It will depend on your job, of course, some people can't plan too far in advance as everything can change at the drop of a hat.

You will know how far in advance is right for you. You can also add in children's appointments, social plans, and errands, etc.



The idea is to create a month at a glance. Planning helps keep stress at bay, which is beneficial to both your mental and physical health.

You can use that month view plan to create your daily to-do list.

Check each item off as you complete it and try to keep your daily list as small as possible.

The larger it grows the more daunting it seems and the more stressed out you will feel.

- Start by creating your week or month view calendar.
- If your work can't be planned that far in advance, you can still pencil in personal appointments and errands.
- Use your plan to determine the order of priorities.
- What has to be done, what needs to be done, what would be nice to do, what is urgent, important, or something you can delegate?

- Now use those two in conjunction with each other to create your daily to-do list for tomorrow.

It's best that you create a new



to-do list each evening for the following day.

This will help you avoid taking on too much or having to redo things if plans have to change.

## 91. Organization.

Organization is a key part of planning the two are skills that feed into each other. By building strong organizational habits in one area of your life the benefit stretches to all areas of your life. The better you get at it, the more likely you are to use those skills in every area of your life.

For example, if you maintain a neat and organized home and get into the habit of dealing with things as soon as they crop

up, then you will start to model that same behavior at work.

Organized people manage their time better, they're on time, meet deadlines, and are calmer in general. An inability to organize is only going to fuel chronic stress.

- Take a moment to reflect on your habits and behaviors. What bad habits stand between you and organization?

By organizing your space, you can clear your mind and keep

those bad habits at bay, but you will also need to take action to eradicate those bad behaviors if you want to be a consistently organized person.

If your bad habit is a lack of punctuality, then dealing with that is going to fuel your organizational skills and vice versa.

- Head for the messiest, most disorganized part of your home and start organizing.

You can only tackle one project at a time so don't even think about anything else until you get this done.

- Once you've tackled the first area you can move onto the next area and so on. Repeat this until your entire home has been organized. You can repeat this at work and even in your car.
- Now commit yourself to maintaining this level of organization. If you have to, schedule time to get it done,

and don't be afraid to delegate.

If you share your home with others, then it's everyone's job to maintain organization in the home!

You should aim to complete one organizational task each day, you would be surprised at how fast they add up.

## **92. The Big Purge.**

This is part of the organization step, but it's something that you need to keep up year after year.



When you're in the midst of organizing your home, you should hold a purge.

This purge should come *at least* once a year.

Go through your closets, cupboards, toy chests, and even kitchen cabinets, and if you haven't worn it, seen it, used it, played with it, or cooked with it in a year then it's time for it to go.

If you don't *love* it or *need* it, then say goodbye and clear it out.

We are often guilty of holding onto things for far longer than necessary and when you see these things every time you open the cupboard or closet, it's not good for your mind or soul.

Think of every purge as wiping the slate clean and getting a fresh start. This isn't minimalism, it's diet minimalism.

We are so weighed down by material possessions, but it's even worse when we hold onto

those possessions that we no longer need, use, or even see regularly.

- You can make this your new spring ritual or your pre-holiday routine. You know your energy levels and schedule better than anyone so choose a specific time of year that you know you will have the time and energy to tackle your purge.

However, your first purge starts now. So, sit down and

create a plan to tackle each of your storage spaces in turn.

- For every item ask these questions:
  - When was the last time I used this?
  - Am I likely to use this again?
  - Would anyone else use it? If so, donate or gift it. If not, recycle it or toss it in the trash.
  - There are obviously exceptions to these questions. For example, a

dress that you wear for extra special occasions or a China set that has been handed down for generations. You can use common sense when dealing with items such as this.

### **93. The Most Important Task.**

Every single day, the first task that you tackle should be the most important task.

This ensures you achieve your goals, and it will help you prevent procrastination.

When you put those big tasks off until after lunch or the end of the day, you run the risk of leaving them for tomorrow.

You never know what type of situations are going to crop up and derail your schedule. If a task is important take care of it as soon as possible. It's common sense, but unfortunately, we don't apply that often enough.

There are several benefits to this developing this habit. The first big benefit is stress-

related; by getting big tasks out of the way early you effectively manage your stress levels. You also become a far more efficient and productive person.

Once you get that big thing out of the way early, the rest of your day will run smoothly.

It's also an excellent way to improve your ability to prioritize.

If you are guilty of procrastinating, then this habit is one of the most important to your personal development.

As you get into the habit of tackling the most important task daily, you will find yourself prioritizing automatically. When you get to the point where you barely have to think about it, then you know you've made it.

- It doesn't matter whether you're doing this at home or at work, when you make your schedule and to-do list you need to be able to determine which tasks are the most important. Is it a deadline guiding your way or do you have urgent tasks to deal



with? Start with the most important task and then move onto the next important one and so on.

- You can also influence the people around you to do this same thing by simply modelling it for them and encouraging them to try it for themselves.

## Money

You might not think of your finances as an aspect of personal development, but it is because a lack of financial planning can cause

a great deal of stress. How can you develop and grow as a person if you're constantly stressed out about your finances?

## **94. Know Your Finances.**

How much attention should you pay your finances? How often should you look into your finances?

Every single day!

You need to be aware of your financial situation and the only way to do that is by staying informed. It's a small action, it's simple, but it can result in

major payoffs. How often do you mindlessly spend?

You don't really know what's in your bank account, but you're at the coffee shop grabbing the biggest possible flavored latte you can find and adding in an almond croissant while you're at it... we're all guilty of it at some point.

Start being more mindful about your money. The benefit? There are all kinds of benefits, but there are two big ones. The first one is your finances will be

better off for it if you pay attention to where your money is going. The second one is that because you know where your money is going you will feel far less stressed.

- The purpose of this step is to pinpoint your spending habits by looking at where your money is going. That means your bank accounts as well as any credit cards. So, check your account statements daily before you proceed, whether it's paper statements or an online account. This will give

you a better sense of what's going out as well as what's coming in.

- The next step is to categorize your spending and expenses. If you use a banking app, then it's likely it does this automatically, but it's up to you to ensure the categorization is correct! You will have both variable and fixed expenses. Start with the fixed expenses to see what you can do without before you move onto your variables.

- Now you can use an app that tracks your expenses or serves as a budgeting guide. You can tweak your spending now to cut out any unnecessary expenses.

## **95. Your Spend.**

This is a simple rule and you will be glad there aren't many action steps to it. Once you've done all the work above, you simply need to track your spending and most importantly, spend less than you earn! I don't think we need to explain

the benefits, but it's to stay out of debt and help you build your financial future, which brings me to the next point.

## **96. Your Emergency Fund.**

We're all moments away from an emergency at any given moment. Your home could flood after a burst pipe, a car accident could have you off work for months. Anything can happen and when it does you have to be ready.

You need to start saving for an emergency fund and that

should be at least three months of earnings, but up to six months of earnings. For whatever emergency that comes your way, you need money to help battle the stress and deal with costs that insurance can't.

Money is often the root of many of our stresses so having a cushion to fall back on can make a massive difference in difficult times.

- The size of your fund will depend on your individual



circumstances, so the first step is to determine how much should be in your fund. Take a look at your outgoings and base it on that.

Six months is the ideal, anything more than that should be going into your savings account. This might take some time to build up, but you have to start somewhere.

Now that you know how much you want to save, it's time to get saving. Schedule a monthly payment to your

emergency fund and work out how long it will take so that you can celebrate some milestones along the way. Remember, you need to be able to access it when you need it so don't lock it away or invest it. It should also be in an account separate from your savings and checking accounts.

- You will need a clear plan with regards to what constitutes an emergency, this is especially important if you are building that

emergency fund with someone else. What counts? Home repairs? Car repairs? Medical bills? Job loss? Having a clear plan ensures you avoid the temptation to fritter it away.

- If you dip into your fund to cover an emergency, you need to ensure you top it back up!

## **97. Your Credit Report.**

From now on, you need to make a habit of checking your credit report on an annual

basis. The purpose of checking your credit report is to make sure you know your credit score, to make sure your information is correct, and most importantly, to ensure your identity hasn't been stolen!

Checking your credit report is a great way to make yourself familiar with your finances. Boosting your credit score means you qualify for better rates and financial services. If you do come across fraud, you can dispute it early and prevent

major issues later down the line. You can find incomplete or inaccurate information. Y

our credit report will also show inquiries from creditors and lenders.

If you haven't applied for credit, then you will know fraud is afoot. Sometimes they use third

parties to do searches, so if you see a name, you're not familiar with you can check with your lenders to find out whether they used a third party.

Before you make a major purpose, like a new car or home, you apply for credit so checking your credit report shows you exactly what your lenders will see. That means you can prepare.

- Mark it on your calendar, it doesn't matter what time of year it is now, from now on you should do these tasks every January.
- Here is what you need to double-check!

- Ensure that your personal and identifying information is accurate, this includes your name, address, date of birth, and social security number.
- Check your credit accounts, both past, and current. Ensure you check this section carefully as it's important all of this information is accurate. It's especially important that any negative items considered old information have been removed after

the appropriate amount of time.

- Look at soft and hard inquiries. A soft inquiry does not affect your credit score. For example, when you check your credit report. A hard inquiry will show on your report and that occurs when you apply for a line of credit. They remain on your report for two years and can impact your credit score.



- There will also be a bankruptcy section so if you have filed previously you will need to ensure this information is accurate.
- Likewise, with collections accounts. If any accounts have been passed to a collection agency, they will appear in this area so you need to ensure the information is accurate as this will impact your ability to get credit in the future.

## **98. Your Debt.**

If you want to talk about things that hold you back from growing and developing as a human being, let's talk about debt.

Debt is crippling. There's no worse trap to fall into than the trap where you rely on your credit cards every month for normal purchases because all of your excess money went to pay off last month's credit card.

It happens more often than you realize. If you've ever secretly

wondered how so and so manages to have the latest fashion, the coolest cars, and all the technology despite having a similar job to you... so and so might just be living on credit. That doesn't matter though, what matters is how you're living.

There are plenty of benefits to paying your debt off, perhaps the biggest is that you have more money and that might help you retire earlier. Not only will your credit score improve, but your risk will decrease.

There is a lot of risk related to debt, including debt collectors, repossessions, etc.

It is extremely stressful to live on the edge with debt. Let's work on paying down your debt.

- You can't pay off your debts until you know who you owe and how much.
  - List all of your debts, including loans of all types, credit cards, mortgage/rent, and the accounts you might have in collection.

- Next to each of your loans, you need to make a note of the monthly payment and interest rate. Next to each credit card note down your minimum monthly payment as well as the interest rate. Add the minimum card payment to the loan payment to determine the minimum you owe monthly.
- If you aren't sure about the number of open accounts you have, you can consult your credit report.

- Your total is what you have to pay to stay on top of your debts, but if that's all you pay you will be paying it off forever. You have done a lot of budgeting work and reflection on your finances so you need to determine how much you *could* pay monthly.

Once your grocery bills, utilities, entertainment, gas, and bills are accounted for, what are you left with? If it varies you can work with an average.

- If you have money leftover then that should go to paying off your debt. Focus on one debt at a time and start with the highest interest rate debt.
- Ensure you pay your bills on time.

## **99. Your Income.**

With personal development comes the opportunity for income growth. If you have an income issue, as in you can't reach your financial goals *and* cover your expenses with your income, then you need to take

action! I would love to suggest you earn more money, whether it's through a side gig or creating passive income. That isn't always practical, so I want to help you make the most of your income instead.

- Pay yourself first! You will always be able to spend your money, even when your income increases. That extra money will just burn a hole in your pocket. The best way to make sure you are saving money is to pay yourself first.



Set up an auto-deposit so that when you get paid your savings immediately takes a cut. Consider the same for your emergency fund if you are still building it. You can do the same for your debt to ensure your payments are on time.

- Build a greater financial margin into your budget. How can you cut spending and ensure you have a bigger buffer between your cash at the end of the month?

- How much of your money goes on buying *things* rather than building memories with experiences? You aren't going to grow as a person by buying more stuff, but you can develop as a result of experiences. Spending on experiences fuels happiness far more than buying stuff.
- Don't forget to factor retirement in! It doesn't matter how young you are, you have to plan for old age. The earlier your planning begins the greater benefit

you will get from  
compounding interest.

- If you can afford it, hire a financial advisor to manage your money and help you make the most of your money.

## Recreation

### **100. Fun Matters.**

You're over halfway through this list and you have put in a lot of work to develop as a person. You should be proud of how far you have come already,

but you know what else is important? Fun!

This is even more important if you lean into overachieving behavior. You deserve to enjoy life and we only get one shot at it so don't waste it. (If you're prone to underachieving then you probably need to cut back on the fun, or at least get better at organization so you can merit the time you spend on fun.)

The biggest benefit of making time to have fun is that it's

stress-relieving. However, it's also a great opportunity for you to spend time with your friends and family.

You can bond with family, deepen bonds with friends, and build stronger human connections.

- We have already highlighted the need to plan your time wisely so listen carefully! You can *plan* time for fun, but you don't always have to plan *what* fun you have with your scheduled time. I only wish

for you to put the fun in your plans so that you make sure you actually make time to have fun.

- Write out a list of your favorite activities, hobbies, and pastimes. When your fun time rolls around you can glance at your list for ideas on what to do! Maybe it's poker night with your friends, perhaps it's a season ticket for the local soccer team, or simply barbecuing with your friends. The only planning you should do is to arrange a time

and place for you to meet other people involved in your fun.

You don't have to spend money to have fun, heading to the park to play catch is free. There are no perfect conditions, you can have fun wherever and whenever. You need to make fun a habit that is as second nature to you as brushing your teeth when you wake up.

### **101. Live, Laugh, Love - *Bonus!***

Before you roll your eyes, I only

want to talk about laughter.

They say it's the best medicine, but how often do you laugh? I'm the kind of person that laughs a lot, I laugh heavily at just about anything because I just love to laugh. It makes me feel better. Why wouldn't you want that for yourself?

Rather than being a serious person who rolls their eyes at the most popular sitcom on television, why don't you just join in and appreciate the little jokes along the way?



Laughter is good for your soul, it's an instant injection of happiness and the more you laugh the happier you will be. It's also good for your health! It stimulates your muscles, heart, and lungs, as well as boosting your consumption of oxygen-enriched air.

Of course, it also increases the release of endorphins and relieves the body's stress response. So, you know the benefits, but the question is *how* do you laugh more?

- Set out with an intent to laugh and make it part of your morning routine, perhaps a joke of the day calendar or a meme a day to keep the doctor away. If you have a habit of checking social media before you leave for the day, follow accounts known for laughs.
- In addition to sitcoms, why not watch stand-up comedians do their bit? Streaming services always have plenty to choose from.

- Do you know what else is a great way to get plenty of laughs? A pet! Not only are pets an excellent source of fun and laughter, but research shows they are great stress relievers as well.
- Your friends and family are also an excellent source of laughs so why not plan a regular game night, so you get to socialize with the people you love *and* have fun while doing so.

## Final Thoughts

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There is so much that ties into personal development, some you will be more than familiar with and other ideas that you might not have previously viewed as related to growth.

The beauty of personal development is how many of these ideas and goals tie into each other so when you start to work on just one of them the results bleed into other areas of your life as well.

It's all connected.

There isn't any need to perfectly balance every skill or trait that you have, it's enough that you know yourself and constantly move forward.

It's enough that you assess, adjust, and move on.

The beginning of your journey should focus on prioritizing and consistently, and when you struggle and fail, you simply need to get back up and try again.

The biggest killer of personal development is stagnancy so just keep moving.

“I certainly hope this book has helped shine a light on a few areas of your life that you may have previously overlooked that you wish you hadn’t.



If you subscribed to my new Life Strategy Transformation, this is the perfect start to get your mind thinking of what to fill out on the first few pages of your workbook.

I look forward to providing you with as much personal growth assistance you

may require, so that you can live the life you always imagined!”

If you are a beginner – intermediate self-help enthusiast looking to make some positive changes, I suggest you visit our simple website and take full advantage of another free offer to help you on your way, and also paid material to suit your needs.

**Remember, 10 years from now you will surely become someone, the big question is Who?**

Kind Regards,

*Andy Beck*