Preparing Your Life (The Short Version)
By Arthur Vincie

Figure 1: Getting enough sleep is very important.

Your goal is to be the best decision–maker you can be. That means being as healthy as possible in your life. You can't do that if you're distracted by bad friends and relationships; worried about where next month's (or this month's) rent is going to come from; are in poor physical health from lack of sleep and proper diet; and can't find things because you're chronically disorganized.

So in this chapter we're going to focus on some steps you can take to make your life "healthier." I'm not an expert at nutrition, or exercise, or financial planning. I don't want to sell you a particular regimen. I just want to outline a framework of sorts for how to think about health, and show you what's worked for me in the past.

So for starters, what do I mean by healthy?

- **Organization:** Using whatever tools work for you, keep track of things! Keep a day planner, use iCal, make lists on the fridge, or some combination of all the above. Put your electronic files where you can find them again later. Set aside five minutes each day to figure out where you're at with the film, what you need to do next, and what you've already accomplished.

- **Physical Health:** You need food, sleep, and physical activity to stay healthy. Our bodies were not built for the constant accessibility of junk food, the daily grind of sitting in an office, or the 24/7 nature of the modern world. Cooking at home, sleeping enough, doing a little bit of exercise, and finding healthy versions of the foods you love will help a lot.

- **Mental Health:** You need to focus your energies on the people who really, truly care about you, and give them some attention now (so that when your focus is elsewhere, they won't be completely starved). Sever or limit your time with people in your life who aren't looking out for you. If you're having serious problems, you probably need some help. Taking care of your physical health will help your mental health, and vice versa.

- **Financial Health:** Producers and directors rarely get a salary for the first (or second or third) films. You need to get on top of your bills, cut down unnecessary expenses, and think in the long term. Your credit rating will affect how much your production company can borrow. Investors will certainly judge you by how well you handle money. We'll also cover this in more detail in Chapter 3, *Preparing Your Business.*

These things are interrelated. If you're broke, you're usually depressed, which means you're not sleeping, which means you're losing track of things. The flip side is that every "healthy" action you take in one area will positively affect the others — if you can get some sleep, your financial problems will suddenly seem a lot more solvable in the morning.

Before we get into the specifics of the personal prep work you'll be doing, let's take a minute and look at the fundamentals of good health.

FUNDAMENTALS OF GOOD HEALTH

THINKING LONG TERM

Thinking long–term goes against our schooling, and much of our immediate experience of life: your paper is due, the boss wants you to finish that project by tonight, that bill needs to be paid, where are we eating tonight, what's on television, check email, Facebook, Twitter, and LinkedIn. You're constantly being pulled into the "now." If you're broke, it's even worse — you're trying to figure out how you're going to eat or where you're going to live tomorrow.

Lift your gaze above today's concerns and think about the long term the *in the same way you think about the short term*. We often think about the long term in bright, hazy ways — "Someday I'll be rich and live in a big house." When we're down, we think about the future as just a continuation of today's bad deal, thus talking ourselves out of pursuing anything. But if you can exercise a little optimism and imagination (two traits you already have as a filmmaker, I hope), you can depict a future for yourself that's positive *and* concrete.

My suggestion is that you keep a "Goals for this Year" list tacked up to the wall somewhere near your desk. Keep the number of items small, and separate the personal goals from the professional

ones. I usually end up with about 10–12 items, that are a mix of "gee wouldn't it be nice" stuff that probably won't happen this year (learn to play drums), and things I know I can achieve without much help from anyone else (curl 5 more pounds per arm). Try *not* to put anything on your list that's really abstract, "mushy" or completely unrealistic, like "win the lottery" or "go into space."

Thinking long–term means measuring progress in terms of months or years, rather than weeks or days. This too goes against much of our schooling (where you think in terms of weeks or semesters at most).

STOP TRYING TO LEAD A BALANCED LIFE

Balance is supposed to be the key in all things, right? Eat a balanced meal, balance your check book, find the balance between work and play, and so on. But it's impossible to be balanced unless you're absolutely still. If you look at athletes on a balance beam, you'll see that they're constantly in motion, flexing their muscles, swaying a little bit here and there. They create the illusion of balance, but the truth is that at any one moment they're on the verge of toppling over.

We walk by unbalancing ourselves — lifting up one foot — and using that lack of balance to propel ourselves forward. Similarly, you will make your film by shifting your focus from one problem to the next. By extension, whatever you're not focusing on will be neglected. But trying to focus equally on everything will lead to no one being happy, and nothing getting done.

When you start sleeping more, you may initially get less work done. When you start eating better, your friends will be pissed that you're not joining them for another all–night bender. Don't worry about being balanced. Be *focused* on the task at hand.

DON'T BE TOO REALISTIC

Pessimism often tries to pass itself off as realism. "Be realistic" often sounds like "give it up" in disguise. *Filmmaking is a fundamentally unrealistic enterprise*. The fact that any movie gets made is a miracle, given how many moving parts there are. The fact that any of them make money is the height of improbability. And yet, films get made *and* make money every day.

Of course you can't ignore problems when they come up — that's just being silly. But you have to be willing to dream the impossible dream. It also helps you think beyond today's immediate problems (if you need a practical reason to be optimistic, there you go).

TAKE SMALL STEPS, CELEBRATE SMALL VICTORIES

It's very important to plan your journey out ahead of time and to think in terms of the "big picture." But a large, multiyear project is very intimidating. It's like trying to lose 20 pounds. It looks like you'll *never* get there. After about a week you'll be tempted to say "hell with it"

because you've only lost an ounce or two. "It's too tough," some part of you is saying, "so why bother?"

The key is to break down big projects into small, achievable tasks. So instead of putting down a to–do list item like "cast movie" you'd break it out like this:

- Call casting directors

- Interview casting directors

- Hire casting director

- Prepare cast "wish list"

- Prepare casting breakdown

- Choose sides

- Copy script and sides

- Look at headshots and resumes

- Consult with casting director and producer on initial choices

- Schedule audition slots

- Book audition space

- Prepare analysis of sides (for adjustments)

- Buy tapes/media for audition camera

- Hold auditions

- Watch playback of auditions

- Review and make initial choices with casting director and producer

- Book space for callbacks

- Callbacks

- Make final selections

- Send info to attorney for cast deal memos

At first this only seems to make things worse —instead of one item on the to–do list, you now have a lot more. But you've broken up what seems like an impossible task into a series of small, achievable steps. Furthermore, some of these can be delegated — the producer can book the space while the director writes up notes. The intern can make copies of the script. You now have a very satisfying way of measuring how far along you are: how many things have been checked off versus how many are still left.

Each step brings you closer to your goal. That one workout, one good night's sleep, or one good casting session, helps you make your film and is therefore worthy of celebration. Instead of trying to lose 20 pounds, try to lose 2 pounds a month for 10 months. For every two pounds lost, you

can have a "free" day for eating treats. It's a lot easier to put up with the rigors of exercise and diet if you have 10 treats between here and your finish line than if you have none.

FALLING DOWN IS JUST AS IMPORTANT AS GETTING UP

As kids, we don't let the near certainty of injury keep us from running around in the playground, learning to ride a bike, or swimming. As adults, we worry about failure too much. Failure, however, is a sign that we're learning. You're not going to get everything right on the first or probably even the second try. The key is to not let that deter you from taking risks and to use what you've learned from making mistakes to get better at what you're doing.

CONCRETE STEPS TOWARDS GETTING ORGANIZED

Getting organized is a good first step towards preparing for your film and your life. When people talk about organization, they generally confuse the *method* with the *goal,* making the former as important as the latter. The *goal* of getting organized has come to be synonymous with a certain "Type A" *method* — all the pencils have to be sharpened, all the paperwork need to be put away, the desk has to be kept neat, and so on. However, there are many other ways to organize things. The most effective method is the one that keeps your life as friction−free as possible.

Some people need to have their socks neatly folded, sorted by color, and put away. I toss them all in with the underwear. Conversely, my friend leaves all his script files on his computer's desktop. I file them all in separate folders by project. What matters is whether I can find my socks in the morning or my friend can find his current script. If you find yourself spending too much time looking for things, keep forgetting important events, or (conversely) are spending more time straightening out your desk than you are getting work done, then it's time to try another method.

Rather than advocate a single system for everyone, I'll go over the five "keys" of good organization:

- Tools
- Environment
- Habits
- Playing well with others
- Throwing things out.

GET GOOD TOOLS

A tool could be something as concrete as a desk, a chair, or a bed, or as abstract as a calendar app. In Chapter 3 of the book ("Preparing Your Business") I discussed some of the tools you'll need for your business. Get *good* tools, ones that help you do your job more effectively. If you've

ever tried to hammer a nail into the wall with a book, then you know how frustrating it can be to have bad tools.

Good does not mean expensive. You can often find less expensive alternatives to the "leading brand." Good also doesn't (necessarily) mean great–looking, gold–plated, or otherwise "deluxe." A good tool works with you rather than against you, so that you actually look forward to using it. If aesthetics are important to you, try to find something that's both functional and beautiful.

Your desk, chair, bed, and computer are probably the most important tools you'll need. Sleep deprivation is no joke, and neither is neck/back strain from working at a desk that's too low, too high, or too small. Nor is losing data to constant crashes. Considering how much time in your life you're going to be using these tools, it's worth putting some thought (and maybe some money) into selecting, improving or upgrading them.

CONTROL YOUR ENVIRONMENT

So you sit down at the kitchen table to write. Then your kids come in for breakfast. Or your boyfriend wants some "special morning time." Then the phone rings. You get online or switch on the television to check the weather, and another half–hour evaporates. Your cat needs to be played with or your dog needs to be walked. Suddenly hours have gone by and you're still looking at an empty screen.

It's not that you didn't plan properly. You made an appointment with yourself to write. You got up early. You have the right tools. But you don't have enough control over your environment. A good environment isolates you from distractions without being too rigid, allows you easy access to the tools you need, and makes it easy to get into the "flow" of work.

I enjoy working in environments with a fair amount of background noise — music, the chatter of other people, and/or the sounds of the city. But I can't have books nearby or I'll read them instead of working. So my desk is on the wall opposite all my bookshelves, but next to my stereo. Some of my friends have to work in complete silence. They turn the phone off and unplug from the internet. Others don't care about noise but can't stand clutter.

You may not have that much control over your environment. Other people and/or lack of space are usually the problems. Optimize wherever possible. If your office is a kitchen table, get up earlier than your kids or work after they go to bed. If you don't have any space at home, chances are there's a business incubator, desk space rental, or a coffee shop near you. I have a friend who went to McDonald's for two years to write his book. He was very pleasant, stayed in a corner, and gave them steady business. If your workspace is in a basement, shed, or garage, put up posters and screw in some daylight–temperature lightbulbs to make the place more cheery.

Figuring out the space that works best for you will take some trial and error. Start experimenting inexpensively. Don't get an office or a larger house/apartment unless you've exhausted all other options — the increased overhead will suck valuable dollars out of your pocket and probably off

the screen. You may have to rent a production office just before and during the shoot, but that's really just to accommodate the enormous amount of stuff and personnel that tends to accumulate.

ROUTINES/HABITS

The word "habit" has become associated with very unpleasant things that are good for you (like chores), and really fun things that are bad for you (like drugs). But habits are just very powerful techniques for reducing the amount of mental/physical effort an activity takes. They're so effective that they even work against us. How many times have you walked down the block and couldn't remember if you'd locked the front door? The habit of locking the door is so ingrained that we no longer think about it — our minds are completely elsewhere.

If you get up every morning and make coffee, get your cereal, turn on your laptop, and open up your inbox, you've effectively converted what used to be several separate tasks into one habit that requires minimal effort. You can make a habit out of almost any activity, provided that you practice it for about three or four weeks. After that the habit has a life of its own.

I typically buy the same type and quantity of food and household goods at the supermarket, so I no longer spend time making shopping lists. I store certain things in certain drawers, so I know where to look without having to think about it. My laptop has habits — my email client sends and receives my mail every five minutes, and puts it into various folders based on several rules I've defined.

You may have habits that are "suboptimal." Since it's very difficult to break a habit and start a new one, you'll have to judge whether it's worth it or not. Grabbing a donut instead of a real breakfast every morning is a habit worth breaking. On the other hand, if you're used to putting your bills in one place and it's working for you, putting them somewhere else that's "more efficient" may not be worth it. Try it, but don't be surprised if you keep putting your bills in your old spot.

Creative people balk at developing habits. I confess that I hate it when things become *too routine*. Doesn't it seem to drain all the spontaneity out of life? But another way of looking at it is that it frees you to *focus on* the more creative and novel things in life. If you're rewriting your script, it would be good to know you're working in the right version of the file.

Good candidates for habits include:

- Your workout — when you do it, how often per week, for how long
- Returning phone calls and emails —doing these things at certain intervals during the day
- Morning rituals (coffee/breakfast)
- Evening rituals (putting your stuff out for the next day)
- Putting your keys, wallet and other pocket goods in one place every night
- Filing your paperwork and bills

- Entering expenses

- Cleaning up your environment

- Writing — when you do it during the day, how often, how much

- Sleeping

- Paying bills — have your bank autopay your bills if you can

- Spending time with your significant others — it's best if people can count on you being available at certain times but know that you're not to be disturbed at others unless it's an extreme emergency

PLAY WELL WITH OTHERS

It's important to develop a style of organization that works well for you, but you also need to communicate information with the others on your team. So you may have to adjust your methods a little bit.

One of the reasons for the great uniformity of film—related organizational systems is so that people who've never worked together before can get up to speed quickly. Hence the standard script format, and the more—or—less standardized budgets, callsheets, production reports, camera reports, script supervisor paperwork, slating conventions, script revision colors, etc. So you will want to try and follow these standards when preparing the film (or deviate from them for pretty obvious reasons).

If you're a night person, you're in for some difficult times. The film industry is, surprisingly, run by day people. It's almost a cruel joke. Equipment vendors, agents, prop houses, labs, insurance companies, attorneys, and banks all work from 9 to 5, whereas most actors, musicians, writers, producers, production designers, and directors I know don't wake up until noon if they can help it. I'm a night person by habit, but during preproduction I force myself to become an early riser. During production you'll be getting up at insanely early hours in any case, so it's best to start practicing the early—to—bed/early—to—rise routine until it becomes a habit.

THROW THINGS OUT

We are all, by nature, attached to possessions. This is not necessarily a bad thing. It's good to appreciate and care for your stuff (especially your tools). But the Buddhists do have a point — you don't want your stuff to become your master. If you have to keep moving piles of junk around on your desk to find something you need, should probably take some time to get rid of a few things. Throw out, sell or give away things that you know you'll never need again. I periodically sort through all the papers on my desk; recycle metal, plastic and paperwork quite often; and give away or throw out things that have been sitting in the closet for a while. Things I can't bear to throw out — gifts and books — get a special place on the bookshelf or in my closet.

DON'T BE TOO RIGID

So, in an ideal world, you'd buy the laptop, load it with the right software, set up your office in that spare room, and get to work every morning at 6am. Once you start working with your director or producer, you'll make sure you're both using the same script revision colors.

Of course, things don't always work out so well. Friction is inevitable. Your routines, tools, and environment have to be flexible enough to handle emergencies. Film production is like an extended emergency, with new fires to put out every day. So sometimes you're going to have to let certain things go in order to focus on other, more urgent matters. Other times, you're going to have to come up with something that's "good enough" for the task at hand, because it will take too long to devise a perfect solution.

If you don't have enough creative, unstructured time because your desk has to be neat, or if you're always feeling guilty and unhappy because you're off your routine — then it's possible that your organizational system has become too rigid.

PHYSICAL HEALTH

After being inundated with diet fads, exercise books, DVDs; going broke on gym memberships; counting calories, and getting scared by doctors, nutritionists and fitness instructors, we can firmly conclude **that no one really knows anything.** Every few years an accepted health regimen falls out of favor, new scientific data comes in, and a new paradigm emerges. Rather than wade into this morass, I'm going to offer a few simple suggestions for maintaining physical health. They boil down to the following:

- Eat a lot and well
- Sleep regularly
- Do something with your body besides sit on your butt all day
- Pay attention to your body
- Be social

EATING

Don't skip meals in the hope of losing weight. Your metabolism, sensing that it's not getting enough fuel, will do two things: start breaking down your tissues, and slow down. This is one reason why losing weight is best done gradually — you want to burn that fat without shocking your body.

It seems as though we need a certain ratio of macromolecules — something like 30 percent fat, 30 percent protein, and 40 percent carbs. But not all protein, fat and carbs are created equal. In general, if you avoid over–processed foods (breakfast cereal, "health bars," instant meals, sugary snacks, white rice, sodas, luncheon meats), and stick to stuff that's closer to what it was like when

it was growing or walking around (chicken breasts, vegetables, oats, brown rice, fruits, nuts, yogurt, leafy greens), you'll be better off. These are very general guidelines, and your mileage may vary.

I've become more of a "grazer" over the years — I eat smaller breakfasts, lunches, and dinners, and lot of snacks in between. This keeps my body stoked with just enough food to get through the day but without feeling sleepy from eating large meals. This is also the theory behind the craft services table. But other people work better on larger meals.

Try not to eat out as much. Restaurant food has about a third to half again as many calories as food cooked at home, and is often made with inferior ingredients. It's also more expensive. It's hard to find time to cook during production, but it is possible during preproduction. You can prepare dishes that can become leftovers for days, thereby "amortizing" the time commitment. Nuts, fruit, frozen veggies, and fish all require minimal prep work. A lot of the foods I cook (lentils and rice or diced grilled chicken breasts) just require me to turn on the stove, dump in the ingredients, and check in every few minutes.

SLEEPING

Pulling all–nighters will work in the short term, and may even be necessary, but over time not getting enough sleep will invariably have negative consequences. What's enough? Somewhere between seven and nine hours a day for most people. That's nothing short of a miracle for most of the people I know, including myself.

While I often can't seem to get my seven or so hours, I do try to keep a consistent sleeping schedule, and get uninterrupted, quality sleep. If I'm really sleep–deprived, I take power naps (15 minutes) during the day. During times of stress, when my sleep suffers, I try to compensate in other ways — I exercise or socialize more often.

EXERCISE

Gym class has ruined us all for exercise, just as math class ruined us all for algebra. And most of the phrases used by exercise buffs — "working out," "burning," "no pain no gain," "crunches," "spinning" — frankly sound either torturous (who wants to "work" after they've been working all day) or boring (spinning reminds me of hamster wheels). Exercise has become a chore to be accomplished rather than an integral part of how we live.

We're built for constant physical activity. We used to hunt and gather at a fairly constant pace during the day, then cook, sing and dance at night. When we lived this way, exercise was part of life. The miracle of modern society — a surplus of resources, and the automation of labor — has as its price the relegation of physical activity to the background.

The way to combat this *isn't necessarily* to join a gym (especially if you'll never go to it), but to "get physical" every day. Take the stairs instead of the elevator. Get up and walk around every

hour, even if it's from the couch to the kitchen and back. Use a standing desk or work at a countertop. Walk everywhere you can, and bring a cheap digital camera. Walking is a great way of finding new things, which is essential if you're looking for inspiration (or locations). Dance whenever you can, even if you have to get intoxicated to do it. Buy a cheap weight set or a couple of exercise DVDs and practice at home. Take a karate class. The key thing is to move around instead of sitting, and find some way to make it *fun*.

If you find a physical activity that you enjoy, do it on a consistent basis until it becomes a habit. Likewise, if you find a gym you actually enjoy going to, then by all means join it. You may have to change up your routine periodically to keep from getting bored. But the main thing is make it part of your day rather than a distraction from it..

PAY ATTENTION TO YOUR BODY

You probably shouldn't call the doctor every time you cut yourself. Or obsess about everything you eat. But if you wake up every day with back pain, then *something's* going on that you need to pay attention to. Our bodies take on tension in different ways. Some people get knots in their shoulders. Others put on weight. My weak spot is my gut — I had ulcers in my 20s. When I have constant gut pain, I know I have to change something in my life.

Pain is like the circuit breaker in your house. It senses when there's too much current being drawn from the line and trips itself. This is inconvenient but it's better than an electrical fire. So before you reach for something that will simply treat the symptoms, like an aspirin or a Tums or a beer, you should ask yourself *why* your body is trying to get your attention. Sometimes the answer is obvious: you have heartburn because you just ate a huge plate of fries. Sometimes the answer is more subtle: your shoulders are aching because you've taken on the weight of your best friend's burdens. You're constantly hungry because you're bored at your job.

This works in both directions. When our mental health improves, our physical health often does as well. When you're doing something really interesting you may feel great, even though you *should* be hungry and tired. When you start trying out different exercise and eating routines, how does your body react? Even if you're sore the next day, do you also feel more alive, more electrified? Do you find yourself perversely happy to be sore? This is a clue that you've found something that works.

BE SOCIAL

It's easy to become a workaholic and get too absorbed in preparing for the film. It's *really* easy to end up hanging out with just other film people, which means you'll talk shop all the time. But this is a path of diminishing returns. Part of the job of the director and producer is to bring out elements in the story that people in "real life" can relate to. This applies to documentaries as well as fiction features, by the way. So you should hang out with "real" people.

Being social is also a great way of getting perspective on your work, and meeting new people who aren't just out to "network" with you. You'll also learn new things, and get new story ideas.

PHYSICAL HEALTH: PUTTING IT ALL TOGETHER

Maybe you're doing just fine already — you exercise, eat healthy foods, sleep well, and have a great social life. Most of us struggle with one or more of these things, swinging between extremes. I wish I could get a little more exercise and sleep in than I do. But if I let myself stress out over it, I'll accomplish nothing.

Take small steps on a regular basis towards fine–tuning your health. Instead of dropping a dish from your menu altogether, find a substitute that you like. I switched from whole milk to almond milk, and from white bread to whole wheat pitas. If you hate lifting weights, try aerobics. If you're not getting any exercise at all, walk around the block a few times or climb up and down some stairs for five minutes.

Exercise, diet, sleep, paying attention, and social activity feed on each other. Exercise boosts your metabolism, which will make you hungry. It also tires you out, which makes it easier to sleep at night. Being sociable is a lot easier if you're not sleep deprived. And so on.

MENTAL HEALTH

Physical and mental health are so intertwined that it seems pointless to talk about them separately. But there is a difference. You can be the most physically fit person in the world and still feel miserable.

The "tortured artist" cliché is, like most, somewhat true. It's easy to get depressed or anxious about things if you have artistic insight into the way the world works. It's also easy to get discouraged by the multi–year process of making a film. It's *ridiculously* easy to get hooked on drugs because they can an escape from reality (though they sometimes offer insight into it). Unfortunately, depression, anxiety, discouragement, and habitual drug use will get in your way more often than help you.

Just like physical health, there are a plethora of books, videos, courses, medications, therapies, and retreats designed to make you better, take your money, or both. There's no one–size fits all solution for everyone. If you find you really can't get out of bed in the morning, perhaps you do need Prozac. Or therapy. Or a jog around the park. Or all of the above. Rather than advocate a specific therapy, I'll give you some general guidelines for adjusting, improving, or keeping your mental health.

REALIZE YOU CAN'T CONTROL EVERYTHING

There is surprisingly little in your life that you can directly control. Even your body doesn't seem to want to obey "you." It gets tired, hungry, horny, or restless at the most inconvenient times. Some neuroscientists and psychologists even debate whether "you" aren't really just an aggregate of competing, arguing conversation threads looping around in your brain.

Control is often confused with leadership and decisiveness. But they're really separate things. A director doesn't control his actors, nor does he want to. An actor under control is lifeless. Even animated characters have life — that of the actors and animators. You want to guide, push, maybe even cajole your cast and crew, but you don't want them to surrender control to you.

Likewise, you can be decisive without "taking control" of a situation. If the ice cream truck down the block is playing music while you're trying to shoot, you're going to have to be diplomatic if you want to get the driver to shut it off (hint: send the crew and cast to get ice cream; that way everybody gets something they want). Often, you have to give up something to get something else in this world. This is the opposite of control but the secret to real leadership. If you can give up on trying to control things, you'll be a lot happier and you can still be "the boss."

DON'T IDENTIFY WITH YOUR FEELINGS…

This sounds rather heartless if not impossible. And to be honest, I'm not sure it's always such a great idea. Aren't feelings integral to what we are? Well, yes. However, you don't want your feelings to drain you. You can *have* a feeling without *becoming* the feeling. "I am experiencing sadness" is very different from "I am sad." If you're experiencing sadness, you can reasonably expect it to pass. If you *are* sad, your sadness becomes a permanent part of you. If you can get some perspective on your feelings you will often find the solutions to changing them. If you feel lost *in* your feelings, on the other hand, you will often think that you're stuck in them forever.

Often, to distance yourself from your feelings means moving "outside of yourself" a bit. Some people meditate as a means to this end. Others pray or play music. I'm a big believer in writing and taking photographs — when the work is going well I don't even feel like it's *me* doing it. Keeping a journal is a great idea (I confess, however, I've never been able to maintain one for very long). Whatever it takes to shift your perspective.

… BUT DON'T PUSH THEM AWAY EITHER

I'm not suggesting that you paste a smile on your face and pretend to be happy (or sad, for that matter). In fact, you should experience your emotions. The worst thing you can do is try to talk yourself out of experiencing an emotion. It's often when we run away from our feelings that we end up doing things we regret — like drinking too much, acting out at work, or blowing up at someone who probably doesn't deserve it.

You may have to mask your feelings at your day job, on the subway, or in front of your crew and cast. However, sooner or later you will have to peel off the mask. I lift weights or walk when I'm mad. My friend plays violent videogames.

JETTISON RELATIONSHIPS THAT ARE NO LONGER WORKING

Friends, lovers and family are a vital part of life. But... do you have a friend who brings you down all the time? Do you have family members who keep wishing you'd give up filmmaking and become a doctor? Is your girlfriend/boyfriend/spouse jealous that you're doing what you want and s/he's still stuck at his/her crummy job?

When you start making positive changes in your life, at least one person in it will resist you. They may not even be aware of it, or they may think they have your best interests at heart (they just want you to "be realistic"). Perhaps they're jealous on some level. Or the friendship has been deteriorating for a while and the film is just accelerating the process.

You're going to have to make a decision, and quickly: repair the relationship, limit it, or end it altogether. This is obviously easier said than done. It may take months or even years. You may only need a timeout from each other. This is not a license to dump all your friends, family, and significant others, especially not the ones who really have your back. So how do you tell who's on your side and who's not? See if your friend/romantic partner/family member falls into one or more categories of "people who:"

- … talk about themselves and their problems constantly;

- … don't do anything about their situation apart from bitch about it;

- … are addicted to drugs or alcohol;

- … are seriously depressed or anxious;

- … talk about how alone they are when they're constantly surrounded by people;

- … have a history of destructive romantic relationships;

- … seesaw between extremes of happiness and misery;

- … seesaw between extremes of benevolence and manipulation;

- … constantly get into arguments or even fights with everyone (and it's never their fault).

Your friend may be a really wonderful, sweet, loving person underneath it all, but if he's a really big mess, you want to stay away from him. Whether he intends to or not, he will drain you of much−needed energy. Addicts are especially dangerous, and they're very good at latching onto more stable people. Don't be that person. You can't save him, and you'll only make yourself miserable in the process.

IF NECESSARY, SEEK PROFESSIONAL HELP

What if, while reading the last section, you realize that you fit into a significant number of those "people who" categories? Then you may need therapy, medication, meditation, exercise, or some combination of all of the above. If you're an addict, you're also going to need to find a detox program near you. Most mental health professionals have sliding scale fees, and insurance companies will cover some (though not all) forms of therapy and drugs. Most counties also have free or low–cost mental health programs, including group and individual therapy, drug programs, and outpatient care.

You should still pursue your filmmaking career, but you'll need to make some major life adjustments. While Hollywood history is littered with examples of dysfunctional, "wild and crazy" directors and producers, they are the exceptions. There are thousands more that you'll never hear about, who self–destructed at critical moments, pissed off the wrong executive, showed up late, embezzled funds, or drank on set until they were fired. As an independent filmmaker, you can't afford to be "wild and crazy" yet. So get some help… please.

KEEP LEARNING

The great thing about making movies is that there's always more to learn. New production and post technologies come along every few months. The art of directing actors is so deep that you could take acting classes for the rest of your life and still have more to learn. The crafts of shooting, lighting, scoring, sound recording and design, makeup, wardrobe, and special effects are always evolving. Every time I do a budget for a project I have to do at least some research.

The world beyond filmmaking is also wide and deep. It's important to give your brain new things to chew on. Read books, watch good tv shows, go to films. Subscribe to non–film magazines. You don't know where new knowledge will lead you. It could become the subject of your next script, or aid your understanding of the current one. Learning can also take you "out of yourself" a bit, giving you that perspective I spoke of earlier.

MENTAL HEALTH IN SMALL STEPS

Perhaps none of what I've spoken about in this section applies to you. You're already a very well–balanced, happy person. But for the rest of us (myself included), there's at least one thing we could be doing better — learning, letting go of control, detaching from emotions, or dealing with bad relationships. But effecting lasting change in your mental health will take time and a slow, steady hand. If you try and follow all of the suggestions here tomorrow, you'll give up after a few days. Make small adjustments over a period of time.

FISCAL HEALTH

Nothing will make your mental or physical health deteriorate faster than worrying about money. If you want to be a director or producer, you're going to have to get good at working with it.

You *can* be really good with money even if you suck at math. That's what computers and calculators are for. The important skills are analysis and discipline. First, you have to analyze your needs beyond the next week's paycheck. Then you have to pay your bills on time, control your spending habits, and detach yourself from your money.

GETTING YOUR MONEY ORGANIZED

The first step is to make a budget of your expected income and expenses for a "typical" month, allowing for emergencies (I add a 5–10% contingency, based on the total), and all recurring expenses. You can do this with a pen and paper, a spreadsheet, or an online financial tool.

Be very honest. Don't leave out any credit cards, online/streaming subscriptions, bank charges, or personal grooming sessions. If you haven't been keeping good track then guesstimate your food, laundry, transportation, personal expenses (haircuts, manicures, etc.), clothing purchases, and leisure activities. Don't magically assume you're going to be able to cut your food bill in half next month.

You should end up with something that looks like this:

Figure 2: Financial Sheet

	Monthly	Total Owed	Date Due	Interest	Sept	Oct	Nov
Income							
Day Job	$5,000				$5,000	$5,000	$5,000
Add'l Income						465	150
In Account							
TOTAL:	**5,000**				**5,000**	**$5,465**	**$5,150**
DEBT:							
Credit Card #1	$200	$5,000	2/01	6%	$200	$200	$200
Credit Card #2	200	7,000	2/05	13%	200	200	200
Credit Card #3	162	6,000	2/10	10%	162	162	162
Accountant	300	1,750	2/25	0%	300	300	300
IRS Last Year	500	4,000	2/25	0%	500	500	500
Personal Loan	78	1,400	2/28	11%	78	78	78
TOTAL:	**1,440**	**25,150**			**1,440**	**1,440**	**1,440**
MONTHLY REGULAR:							
Cable	$34	$0	2/02		$34	$34	$34
E-Mail Blaster Service	12	$0	2/10		12	12	12
Netflix	14	$0	2/10		14	14	14
Cellphone	162	$0	2/23		162	162	162
Rent	1,050		2/28		1,050	1,050	1,050
Food	400				400	400	400
Fun	400				400	400	400
Personal	100				100	100	100
Business	100				100	100	100
Transportation	155				155	155	155
TOTAL:	**2,472**				**2,472**	**2,472**	**2,472**
ONE-TIME/CONTINGENCY:							
Vet	829				368	461	
New Glasses	200						200
Gifts	500						150
Vacation	1,000						
Christmas	500						
Contingency	146				146	146	146
TOTAL:	**3,715**				**514**	**607**	**496**
ALL OUTGO:					**4,426**	**4,519**	**4,408**
INCOME - OUTGO:					**574**	**946**	**742**

Here's the hard part. Take your monthly budget, and project it forward for one year. Include one−time expenses such as a trip to the vet or Christmas/birthday presents, and one−time income boosts that you're certain of (like a Christmas bonus at your day job, or an IRS refund).

Here's the *really* hard part. Look closely at the totals, and try to answer the following questions:

- Are you scraping together nickels to get on the bus at the end of every pay cycle?

- Are your credit card bills going up or down?

- Do you have a rainy day fund?

- Have you been consistently putting emergency expenses on your credit cards?

- Is your mortgage or rent very large compared to your income?

- Are you spending money on things you're not getting a chance to enjoy — like a gym you never go to, magazines you never read, cable you never watch?

- Are you overpaying for anything? Do you fall well below your cellphone plan's usage limits? Do you drive a gas guzzler? Are you buying lunch at your job rather than "brown–bagging it?" Are you eating out all the time?

- Is the interest on your credit cards a LOT higher than the interest you're earning in your savings account?

- Do you get a lot of fees from your bank or credit card — from late payments, non–bank ATM withdrawals, overdraft protection fees?

By answering these questions, you'll see the real picture of your financial health. If you're like most of us, it's somewhat shaky. You're probably spending money on things you're not using, and you have fairly hefty credit card debts. The good news is that you can do something about it.

PINPOINT THE FINANCIAL DRAINS

The first and easiest thing to do spot and drop any service or expense you're paying for but aren't using or seeing any benefit from.

Super–Deluxe Cable. Keep your broadband internet access, but if you have a hundred channels and you only watch one, this is a big waste of money.

Gym memberships. If you're not going a couple times a week, investigate alternatives. There may be a low–cost gym in your area. In New York City, the Department of Parks and Recreation runs a $75/year gym membership program. This gives you access to about twenty gyms across the city, including some with indoor pools, tracks, and tennis courts. You may be near a YMCA or local athletic club. Or you may find that you're getting enough exercise outside the gym.

Cellphone Plans. See if your provider can offer you a better deal than what you have now.

Credit Card Protection Plans/Insurance. These are worthless. All credit cards have identity theft/purchase protection plans built–in.

Credit Card Bonus Plans, Rebate Plans and Coupons In General. Coupons get you to spend more money. *Buy 2 get 1 free.* You probably wouldn't have even bought one of whatever it is they're trying to sell you. The pharmacy chain store I go to has a "savings plan." Every $100 I spend nets me $5. That sounds great, except that psychologically it pumped me to shop there more often, even though their prices are higher.

Magazines/Online Subscriptions. If your magazines are sitting in your "I'll get to it someday" pile, then cancel the subscription and pick up the occasional newsstand copy. Same goes for online subscriptions. Use them or lose them.

Useless Fees. These sneak up on you in a really horrifying way. Overdue library books, late payment fees, overdraft protection fees, bounced check charges, and all the other penalties that banks and credit cards hijack you with — minimize these to the greatest extent you can. Enroll in autopay, make a payment calendar, put the bills on the fridge with a magnet. Credit unions often offer the same or better checking account services without the egregious fees.

Time Shares/Second Homes/Boats/Other Unused Leisure Items. If you're not taking advantage of your timeshare, country home, boat, motorcycle/camper van/jetskis/ATV, you're throwing money down the drain. You may be better off renting a hotel for a week than paying the mortgage, storage and/or maintenance fees on something you never get to enjoy.

Buy Sturdy. Sometimes it's worth it to pay up front for something that will last. I went through two backpacks a year, until I finally plunked down what seemed like an obscene amount of money at the time — close to $200 — on a really durable one. However, I've now had that backpack for ten years.

LOOK AT THE LIFESTYLE CHANGES

These are more difficult adjustments to make, and you will probably have to ease into them. I have tried to list them in ascending order of difficulty.

Go Paperless. Some credit card companies and many utilities and cable companies will give you a dollar or so off your bill if you go paperless.

Turn Off Your Stuff. This will have an immediate impact on your electric bill. Turn off your computer and all your peripherals when you leave for work in the morning and when you go to sleep at night. Turn off lights when you're out of the room. Plug your chargers into a surge strip, then turn off the strip.

Get a Thermos. On average, Americans pay $3 or more a day for "fancy" coffee. That's at least $750 per year, assuming you only do it once a day and only during the week. Get a thermos, or drink the free swill at your job. Or save the fancy coffee for Fridays.

Brown Bag It. The delis and restaurants near commercial districts jack up their prices. They know that we skipped breakfast and forgot to pack lunch, and now need their help. Eat breakfast

at home and make lunch. Even if you only do this a few times a week, this effort will add up very quickly: people spend between $3 to $6 per day on breakfast, and $5 to $10 per day on lunch.

Cook More, Order in/Eat Out Less. If you're trying to juggle a job, a family, and filmmaking, you're probably saying "I don't have time to cook." Try cooking in bulk, then eating the leftovers. Supermarkets predominantly sell family−sized packages. Separate portions into containers and keep them in the freezer until you need them. In a properly cooled freezer, you can keep uncooked meat for months. Cooking is a very pleasurable activity once you get into it, and you'll eat better as well.

Eat Less Junk Food. No one loves dessert as much as I do. But it's expensive, both indirectly (you now have to buy some real food to fill you up) and directly (because it tends to be addictive, you'll buy more and more of it over time). Don't cut it out of your food budget altogether, but trim some of it away.

Beware Your Fetish. Some people like kitchen appliances; others like bags; still others fall for shoes. Hardware stores are my crack den. Even if I have no intention of using it anytime soon, I really, really want that DeWalt cordless circular saw. Are you spending a significant portion of your income on objects that you only enjoy once and then stuff in a closet?

Now , I did write that you should spend some time and money selecting the right tools. And a good bag, a pair of dress shoes, and a nice computer monitor all qualify as tools. But if you already have dozens of shoes, a garage so full that you may already have that saw, or you've run out of shelf space for your Warhammer miniatures, then it's time to cut back.

Consider the TCO. The **Total Cost of Ownership** of durable goods —cars, appliances, lamps, computers, TVs, Blu−Ray players, still or video cameras — doesn't just include the purchase price, but also the credit card interest, maintenance, after−market items (a lens cleaner for the player, a sturdy wall mount for the TV, etc.), insurance, and repair costs. It's not always easy to figure out the TCO. Today's good deal may turn out to be a big financial suck — sure, the 42" LCD TV was on sale, but since you had to pay for it with a credit card, it cost you (with the interest) as much as two 32" TVs.

Working Too Much. If you're really worried about bills, one solution is to get another job or work overtime. However, this can lead to a couple of very paradoxical effects. You're home less, so you tend to eat out more; and since you're working so hard and (usually) sleeping less, you're not paying as much attention to other areas of your life.

At one point I had two part−time jobs that together added up to over 60 hours per week. On paper it looked great. In reality, I didn't write anything because I was too tired on my one−and− a−half−day weekend. I gained weight because I didn't exercise, drank soda and slept less. I spent a good chunk of my extra earnings on cabs and meals.

While increasing your cashflow may trump these considerations, take into account that having too many jobs or working too many hours may not have the payoff you're hoping for.

Transportation. If you live near decent public transportation, driving or cabbing it to work doesn't make sense. Gas, tolls, parking, and maintenance costs can be huge. If you're stuck somewhere with no (or poor) public transportation, you may still be able to cut down on your car use somewhat. If the slightly−more expensive grocery store is a few miles closer then it may be worth it to shop there, to save on the gas prices. If you can walk to a general store with a folding cart, so much the better (you'll get exercise too). Carpooling and/or biking may be an option.

Having Too Much Home. If you have kids, your house is never big enough. Even if you live alone, you may find that you need every square inch of space. However, a lot of people end up buying or renting too much home. And a bigger place means more overhead you have to support, higher taxes (if you own), larger utility bills, and so on. It also means there's more to fix, clean, and de−clutter. Can you live in a smaller, cheaper home? Obviously, if that puts you further away from public transportation, or will require a lot of maintenance, then this may not make sense.

Staycation. If you can truly unplug from work (no checking email every hour), then perhaps you can stay in your hometown or city instead of traveling somewhere. While it's great to get away, it's also nice to avoid the hassles and expense of traveling, staying somewhere unfamiliar, paying tourist prices for everything, and carting around a miniature version of your home.

Borrow, Buy Used, Get For Free. Everyone likes to buy new things. And sometimes it's absolutely essential to buy new (towels, linen, and fans come to mind). But in other cases, borrowing something, buying it used, or getting it for free is a great way to save money.

The library is a great place to get free books, music and videos. I buy most of my books, DVDs and CDs used. Sometimes I'll even take a chance and buy something I would have passed over otherwise.

Freecycle.org is an online resource for finding free stuff in your area that other people don't want anymore, and/or post items of your own that you'd like to get rid of. I've gotten a number of electronic goods that way. This is also a good way to find props, by the way.

Your neighbor might have that circular saw you need this one time. Most hardware stores have some kind of tool rental program. (the tools vary widely in quality). Production and costume designers have sales at the end of shoots. To make back part of their budgets, they'll sell whatever props/wardrobe items they can't return, at a substantial discount. These items tend to be in good shape. I've bought jackets, ties, lamps, and furniture this way.

I've even dumpster dived for used furniture and appliances. I rescued a slightly scuffed LCD monitor, a bookcase, and a drafting table this way.

Build It and Fix It Yourself. If you have time, build your own furniture. It can be cheaper than buying it, and you'll be proud as hell. I don't recommend this if you don't have basic carpentry skills, or you can't tackle it in a short timeframe. Sometimes it's better to bite the bullet and fork over the dough, and walk home with a desk you can use.

The same principal goes for doing your own home repairs. If you're handy, have the time, and you're not doing anything life threatening (like trying to divert the gas main in your house), then you're probably better off fixing it rather than calling the repairman.

You get the idea. If you analyze your life and your spending habits, you'll find pockets of unnecessary expenses that can be trimmed, without feeling poor.

FIXING DEBT

Credit card companies are evil. They will gouge you at every opportunity. And having debt limits your choices. It's hard to take time off to do anything that's not immediately income–producing (like make a movie). It also limits your job choices and may force you into working too much or at a job you'd rather quit. Credit card interest is also completely non–productive — you don't get anything, not even a tax break, from paying it. Apart from the obvious — don't put things on plastic that you can't afford to pay off in one to three months — there are ways to beat back credit card debt.

Pay More Than the Minimum. Credit card companies want you to pay the minimum, so they can keep tacking on interest for as long as possible. You may have to pay the minimum for periods of time, but make an effort to pay more.

Pay Off the High Interest First. If you're strapped for cash every month, it may make sense to pay off the lowest balance card first. But if you can swing it, put extra dollars towards the higher–interest card instead. Over time, you'll save hundreds, if not thousands, of dollars.

Renegotiate. Sometimes credit card companies will raise your interest rates, for reasons that have nothing to do with you. They can do this based on "market conditions" or a host of other reasons. Often, if you agree not to use the card anymore, they'll reset your interest rate down to the former amount. Your credit score will take a small ding but you won't be paying insane rates.

Ask for Forgiveness. When I was one dollar off my minimum payment, I got charged a $37 fee. I called and was able to have the fee retracted. You can usually only do this once, so make it count and be nice to the customer service rep.

Use a Loan. Get chummy with the local bank or credit union. See if they can set you up with an unsecured loan, or let you borrow against an asset. It's a risky proposition, but loan interest is generally calculated at a fixed APR, instead of at a variable rate. So you can use the loan to pay off the card, effectively "saving" some money in interest.

Crack Open the Piggy Bank. Most CDs and savings accounts have an absolutely anemic interest rate, especially compared with that of credit card companies. While saving is generally a good idea, you're effectively losing money if you're putting money into a savings account while paying down high–interest credit card debt. Pay down the debt first, save later.

Transfer to Another Card — Maybe. You used to be able to play roulette with your cards — you could transfer your debt to a 0 percent introductory APR card, then transfer it again once the interest started kicking in. Card companies now charge a stiff transfer fee, the introductory rates are higher, and the intro period is usually shorter. However, if you really think you can pay off the balance in the intro period, it can be worth saving a few months of interest.

Don't Use Payday Loans. The lure of the payday loan is that you get quick cash to tide you over. You write a check for the amount you need plus a percentage, then post–date it for your payday. Can't pay it all off on payday? Write another check, with another percentage and a small service fee tacked on. Within a short amount of time you could owe a lot more than the original amount you needed to borrow. The system was designed to keep you paying interest for as long as possible. Stay away.

Don't Use Debt Consolidation Companies. If your debt has gotten so bad that you can't manage it, you may be tempted to try a debt consolidate program. These companies promise to help you retain your credit rating and administer all your bills. You just send them one money order per month and they "take care of the rest." Don't believe it. They will send the minimum payments back to the card company, rarely negotiate lower interest rates, and don't really serve your needs. They serve the credit card companies. The card companies know that people who enroll in these programs are a step away from filing bankruptcy. This is their last chance to squeeze them for cash.

YOU ARE NOT YOUR FINANCES

We live in a society where a substantial portion of our self–worth comes from our financial standing. Just as you have to get some distance from your emotions, it pays to get some distance from your financial situation.

You are about to take a huge risk by directing or producing your film. This may very well mean taking on some debt, either directly (by financing the film yourself), or indirectly, by taking time off from work during the shoot. Worrying about your money too much will get in the way of that.

The credit card companies, utilities and phone companies *want* you to feel bad. They want to shame you into paying them even if you really can't afford to. But it's not all your fault. It's very difficult, even if you're financially responsible and make a decent living, to live completely without debt. Accidents, economic hard times, uninsured medical expenses, and taking care of children and family can leave you vulnerable.

To gain some perspective, you have to realize that:

- Money can't buy you true happiness— material, intellectual, emotional or spiritual.

- Managing your money as well as possible means you can focus on those pursuits which *do* lead to happiness. In your case, making your film.

Having been, at various times in my life, both poor and middle class, I can tell you that money absolutely **does** make a difference in the material quality of your life. Making enough money means eating better, buying better clothes, and getting better medical care. It also means you can invest in longer-term projects.

However, while having money makes things easier, it can't make you happy. I experienced some of the happiest moments of my life while I was broke. Others happened while I was doing well. But there was no real correlation between how much I was making, and how happy I was.

GOING FORWARD: PRACTICAL STEPS

First, keep track of your finances — on paper, in Excel, using QuickBooks, whatever.

Secondly, enroll in autopay through your bank and/or your various vendors (cellphone providers, utility companies, etc.). A lot of people will object to this, saying "I like to control when I pay my bills" or "my paychecks are too sporadic for this." But you don't have to give up control — you can still change the payment dates, or the amounts, or just do one-off payments. The postage I've saved over the years, the late payment fees I've avoided, and the time I've saved by doing it all on the computer, have proved to be worth what little control I felt I was giving up.

Thirdly, using the budget you created a few pages ago, periodically check your numbers against your actual spending habits. If you find that you're spending more or less than you budgeted, then try to determine why. Are you spending less on food because you've adopted some of the suggestions above? Or, are you spending more on fun because of a major holiday?

If you're consistently going over your budget, you may have to revise your budget upwards, or try to trim back on your spending. Food and gas prices can be very volatile, making them difficult to plan for. Focus on the areas that you can control and see if you can bring some of them down to compensate.

Try **not** to analyze your finances too often. It's like having a scale in your bathroom when you're trying to lose weight. There's nothing more tempting than to get on the scale **every morning** to see if you've magically lost a few more pounds. But unless you've lost a limb you're not going to lose weight overnight. The same principal applies here. Make gradual changes to your financial health, and don't expect dramatic results in the short term.

I recommend you read books on accounting (just the basics), general rules of business, and capitalism. We live in a financially complex society, and yet our schools rarely discuss these

topics. *QuickBooks for Dummies* actually has a really good section on double–entry accounting. Robert Heilbroner's book *The Nature and Logic of Capitalism* is short and to the point, and deals with the subject from a 30,000 foot aerial perspective.

CONCLUSIONS

Making a film is like building a house. Your health is the foundation. If the foundation is structurally unsound, the house will eventually collapse. *But the foundation is not the end goal,* at least not in the context of this book. You're not trying to be more organized so you can feel superior to your messy spouse, or get in shape so you can stare into the mirror all day. You're getting healthy so you can focus on making your film.

Aim to "satisfice" rather than optimize your health. Satisficing combines the ideas of "sacrificing" and "satisfying." This is a term I first heard of in the context of evolutionary biology. Organisms rarely optimize their strategies for living. It takes too much energy, and the environment is too unstable — by the time you've spun that perfect spider web to catch those flies, they've all died off. Instead, you spin a so–so web that traps just enough flies right now.

Everything is interconnected. Every positive action you take will have a ripple effect. Cooking a little more will be good for your waistline, and will save you money. Saving money will help you sleep at night. Sleeping more will make it easier to stay organized. Staying organized will make it A LOT easier to do the director's analysis and/or producer's breakdown of the script. Start with what's easiest to change now, and you'll be off and running.

EXERCISES

ORGANIZATION:

- Start a to–do list (the method doesn't matter — use whatever tool is comfortable for you). Items on your list should be concrete ("buy milk" as opposed to "get famous") and doable in the near–term.

- Write down 5 to 10 personal goals, and 5 to 10 professional goals, that you would like to accomplish within the next 12 to 18 months. Tack this list up somewhere. Try to have a mix of things that would be a stretch ("get an agent"), things that are more doable ("read *War and Peace"*), and other goals somewhere in between ("finish my film"). The point is to have something to shoot for. Don't feel bad if you don't get to all your goals — you can carry them over to next year.

- Set aside an hour a week for the next five or six weeks, and tackle one sticky organizational problem (like filing your bills or cleaning out your closet). Knowing you only have an hour to go through this torture will make it more likely you'll do it.

PHYSICAL HEALTH:

- For a few days, jot down your physical activities, their intensity, and duration: sitting, walking, running, weight training, driving, climbing stairs, sleeping, cooking, showering, etc. Do the same with your eating habits. Don't get obsessive about it, but don't leave anything significant out.

- Pick *one item* from your activity list that's active (walking, climbing stairs, weight training, running, jogging, etc.) and try to do 10 more minutes of it every other day. Your long–term goal is to get a minimum of 30 minutes of exercise three or four times a week. If you're already getting that much exercise, then great.

- Pick *one item* that you're eating every day that you're pretty sure is unhealthy and see if you can find a substitute. Eat a banana or piece of fruit instead of a candy bar, for example. Unsalted nuts are healthier than honey–roasted. Yogurt is healthier than ice cream. Home–made smoothies (without added sugar) are a good alternative to frappucinos. Try switching from soda to iced coffee. Don't expect to love the switchover right away, but hang in there a little bit.

- Over the next few months, make small diet and exercise adjustments like the ones above, and see if they make a difference in your overall health. Try different things. Change your routines to keep from getting bored.

MENTAL HEALTH:

- Make a list of people who you spend significant amounts of time with every week. Include your friends, family, coworkers, customers, and maybe your neighbors. Is there anyone on this list that just pisses you off or makes you feel bad? On the other hand, is there anyone you wish you could spend more time with?

- Look at the people who piss you off. Can you do anything about them — spend less time with them? Sever ties with them altogether? If your boss is horrible but you don't have another job to go to, you may be stuck with him. But perhaps you can invest less energy in the relationship, just do the bare minimum to keep him off your back (start sending your resume out, though). On the other hand, you may have an old college/childhood friendship, or a romantic relationship, that's gone sour. Is it time to rejuvenate the relationship, limit the interaction, or walk away?

- What about the people that make you feel good? Is there any way to spend more time with them? The more energy you put into a positive relationship, the more energy you get back. This doesn't mean spending more money (like going on an expensive date or a weekend getaway), just more time.

- If you have a pile of unread books on your shelf that you're going to get to "someday," pick one and read it. Read it during your lunch break, when you're in the bathroom, during your commute (unless you're driving) — any time where you have a few minutes to spare.

FINANCIAL HEALTH:

- Make a list of your credit cards, loans and other debts (car payments, mortgages), etc. For each debt, note the balances, minimum payment, actual payments, and the interest rate. If you're paying more than the minimum across all the cards, can you shift the difference to the card with the greatest interest rate to pay that one down faster?

- Alternately, is there a card that you can knock out quickly (within two or three months) if you pay it down using the difference? This may be worth it in the short term. You can apply the payment you were making to the high interest card.

- Find *one thing* in your list of outgoing expenses that you can trim. Don't make it something big (like food), but something you can live without.