

NAPOLEON HILL'S

PMA

**Science of
Success
Course**



**LESSON 16:
BUDGETING TIME AND MONEY**

Napoleon Hill's PMA: Science of Success

A Post-graduate Course for Napoleon Hill's "Think and Grow Rich"

by Napoleon Hill

Lesson 16: Budgeting Time and Money

*Tell Me How You Use Your Spare Time, and How You Spend Your Money, and I Will
Tell You Where and What You Will Be Ten Years From Now.*

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A Positive Mental Attitude is the right mental attitude for each given set of circumstances. It is most often comprised of the plus characteristics symbolized by such words as faith, integrity, hope, optimism, courage, initiative, generosity, tolerance, tact, kindness and good common sense.

From “Success Through A Positive Mental Attitude”, by Napoleon Hill and W. Clement Stone, published 1960.



***Whatever Your Mind
Can CONCEIVE and BELIEVE,
You Can ACHIEVE!***

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Lesson Seven - Positive Mental Attitude

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Lesson Nine - Self-Discipline

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BUDGETING TIME AND MONEY

1. THE TIME HAS COME for some very plain talk about you and your future. You have come a long way on the road that leads to happiness and success.
2. And now you have arrived at the sixteenth gate through which you shall have to pass. It is headed Budgeting Time and Money. After you pass through this gate you will know how to make the most of your time, and how to acquire money and make it serve a noble purpose.
3. If you have been an observing student, you have more useful knowledge now than many people acquire during their entire lifetimes. And it is not theoretical knowledge because it was provided by men of practical experience, who attained it by trial and error through their own rich experiences.
4. You have the benefit of the lifetime experiences of Henry Ford, Thomas A. Edison and Andrew Carnegie, as well as the benefit of the better portion of knowledge gained by more than five hundred other distinguished men who have helped to create the great American way of life.
5. All that you have learned from the experiences of these men is very important, but we have come now to the place where you must forget about other men and their achievements and direct your attention to you and your future.

Your measure of respect for time is opportunity's measure of respect for you.

6. THIS IS YOUR PERSONAL inventory time! You must find out who you are, where you are going in life, and how you are going

to get there.

7. While looking for your best qualities we shall not overlook your worst qualities, for they must be removed before you can achieve the success and happiness you desire. For, if you are not where you want to be and what you wish to be, there is a definite reason. Let us find out what this reason is, and find out now!

8. If you do a good job of taking personal inventory, the chances are about a thousand to one, you will discover that you have been a time-waster. You are face to face with some facts which for the moment may not be pleasant. But, let us not pull any punches, but rather face these facts courageously.

9. Of course you have a good alibi with which to explain away your time-wasting habits. Everyone has! But alibis will not bring you what you desire of life.

10. Are you a success or a failure?

11. If you are a failure, no amount of explanation will change the results, for the one thing the world will never forgive is failure. The world wants successes; it worships successes; but it has no time for failures.

12. The only way a man can explain away his failure is by trimming his sails, through self-discipline, so that the later circumstances of his life will lead him to success. Success requires no alibis or explanations. Failure knocks alibis and explanations into a cocked hat. The world has decreed it to be thus.

13. It is a great day in a man's life when he sits down quietly and has a heart to heart talk with himself, for he is sure to make discoveries about himself which will be helpful, although his discoveries may give him a shock. Nothing is ever accomplished by wishing, hoping, or day-dreaming Earnest self-analysis helps one to rise above these.



Education is a good thing provided one doesn't try to use it as a substitute for work.

14. NO ONE CAN GET SOMETHING for nothing. Everything worth having has a definite price, and that price must be paid. The rules of personal achievement are as definite as the rules of mathematics. If ever there was a true science, it is the science of personal achievement described in the seventeen principles of this philosophy.

15. You are a student of this philosophy. Therefore you are deprived of alibis for failure, including the grandfather of them all, "I "never had an opportunity." You have an opportunity, and it lies in the privilege of availing yourself of the combined knowledge of more than five hundred men of great achievement who have made this philosophy available to you.

16. What are you going to do with your opportunity?

17. Success does not require a great amount of knowledge about anything, but it does call for the persistent use of whatever knowledge you may have.

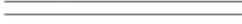
18. How are you using your time?

19. How much of it are you wasting, and how are you wasting it?

20. What are you going to do to stop this waste?

21. These are the questions which should claim your earnest attention throughout this lesson. Successful men must know themselves, not as they think they are, but as their habits have made them. Therefore you are requested to take inventory of yourself so that you may discover where and how you are using your time.

You will find time for all your needs if you have your time properly organized.



22. BROADLY SPEAKING, there are two classes of people: the drifters and the non-drifters. A non-drifter is a person who has a definite major purpose, a definite plan to attain that purpose, and is busily engaged in carrying out his plan. The non-drifter thinks his own thoughts and assumes full responsibility for them, whether they are right or wrong.

23. The drifter does no real thinking, but accepts the thoughts, ideas and opinions of others, and acts upon them as if they were his own.

24. The world is managed by the non-drifters.

25. The non-drifter is a leader in his chosen occupation. The drifter is a follower. Drifting is a habit which is taken over by the law of cosmic habitforce (described in the next lesson) and made permanent. The drifter follows the line of least resistance on all occasions and repeats his mistakes over and over again, while the non-drifter takes pride in blazing new trails, assuming new hazards, and learning from his mistakes and failures.

26. The non-drifter expresses action through definiteness of purpose. And he follows the habit of going the extra mile in carrying out his purpose. He moves on his own personal initiative, without pressure from others.

27. He controls all of his habits of thought and action through the strictest self-discipline. He maintains a positive mental attitude and thinks in terms of that which he desires most, not of that which he does not desire. He supports his actions with applied faith.

28. He surrounds himself with a master mind group so that he may have the cooperation of others whose knowledge and experience he needs to carry out his purpose. He recognizes his own weaknesses and finds ways and means to bridge them. He takes personal inventory of himself as regularly as a first class merchant takes inventory of his stock.

WHERE HABITS OF DRIFTING ARE TO BE AVOIDED

29. THE FOLLOWING OUTLINE may be used as a measuring stick by those who wish to take personal inventory of themselves, for it will reveal the eight major sources at which most people form the habit of drifting.

Occupation:

30. A MAN'S OCCUPATION is the source of his economic opportunity—the source through which he may promote himself to economic security and independence. The average man devotes five days out of every seven to his occupation. Therefore it consumes the greater part of his entire life.

31. The drifters never concern themselves about the selection of an occupation which is suited to their education, or to their mental and spiritual temperaments. The non-drifter is engaged in an occupation of his own choice; therefore he is engaged in a work which truly is a labor of love and into which he can and does willingly project his creative ability, his enthusiasm, his hopes and aims.

32. The non-drifter does not measure his occupation by the number of hours he devotes to it, but he evaluates it by the amount of useful service he renders, by going the extra mile. He knows that just a given number of hours of effort is not enough to bring success. The spirit in which the work is done also counts, for that spirit gives one the joy which comes from the pride of achievement.

33. The non-drifter who works for wages receives two kinds of pay. One comes in his pay envelope; the other (and this is by far the greater of the two) comes in the skill and experience he

acquires by rendering the best service of which he is capable, and in the good will he creates by this cooperative spirit.

34. That goodwill is his over-plus pay; the asset which gives him the right to promotion to a better position and more money in his pay envelope. And it leads him eventually into a business or a profession of his own if his ambitions carry him that far.

35. The non-drifter looks upon his occupation as a profound opportunity for worship, through which he can develop strength and grow in his spiritual powers while at the same time providing himself with economic security. To him time clocks are nonessentials and supervisors are superfluous, for he is his own taskmaster, and a relentless one.

36. He does not complain of long hours, but he may complain that there are not enough hours in a day to enable him to do all that he would like to do. And labor is not a burden but a blessing, for it gives him an outlet for the products of his heart, mind and soul.

37. A man's occupation is the medium through which he expresses the highest impulses of his being, and the non-drifter so regards it.

Habits of Thought:

38. THE DRIFTER MAKES no attempt to discipline or control his thoughts, and he never learns the difference between positive thinking and negative thinking. He allows his mind to drift with any stray thought which may float into it. People who drift in connection with their thought habits are sure to drift on other subjects as well.

39. In an allegorical account of an interview with the devil it was stated that the devil said he feared nothing except that the world might sometime produce a thinker who would use his own mind, adding significantly that he controlled all drifters who neglected to use their own minds. The devil is not the only individual who exploits the drifter. And the drifter is the victim not only of all

those who wish to exploit him, but he is also the victim of all the stray, negative thoughts which park themselves in his mind.

40. The non-drifter takes full possession of his own mind through self-discipline, and organizes definite plans and purposes. He directs his mind to whatever ends he desires, and he keeps his mind occupied with the things he wants and off the things he does not want.

41 . A positive mental attitude is the first and the most important of the twelve riches of life, and it cannot be attained by the drifter. It can be attained only by a scrupulous regard for time, through habits of self-discipline. No amount of time devoted to one's occupation can compensate for the benefits of a positive mental attitude, for this is the power which makes the use of time effective and productive.

42. A positive mental attitude does not grow voluntarily, like the weeds of the fields. It requires cultivation, through carefully disciplined habits of thought. And the greatest of all training grounds for the cultivation of a positive mental attitude is provided by one's chosen occupation, where he spends the greatest part of his life. Here you may combine your efforts to make them financially productive and to develop a positive mental attitude.

43. When you get your own thought habits under control, you will have yourself under control, but you cannot do it by drifting. Organize your thoughts. Decide what you want, to what position in life you aspire. Then plan ways and means to express your thoughts in terms of organized action. Follow through with applied faith and unremitting persistence. This is the means by which you can become the master of your fate, the captain of your soul.

44. Waste no time worrying about what others may think. The important thing is what you think and do.

Business, Professional and Personal Relationships:

45. SUCCESS IN THE HIGHER brackets of achievement is attained through friendly cooperation, in association with people who do not drift. Harmony in human relationships leads to confidence, and confidence leads to friendly cooperation.

46. It is one of the tragedies of civilization that so many people spend so much time in useless friction, in disagreements and misunderstandings with others, all of which could easily be avoided if they had the proper regard for the use of their time.

47. It is the rarest circumstance to find two people anywhere, at any time, who are related to one another in a spirit of perfect harmony and mutual understanding. Look around you. Take inventory of the relationships of those whom you know best, and you will realize how true this is. Friction, conflict and misunderstandings interrupt friendly relationships and cause useless waste of time in almost every walk of life, although common sense should convince anyone that harmony is the only common meeting ground on which men may coordinate their efforts for their mutual benefit.

48. Successful business and professional men do not waste their valuable time quarreling with one another. They pool their time, under the master mind principle, and direct it to definite ends with telling effect. Unsuccessful people spend most of their time in some kind of friction in human relationships.



Tell me how you use your spare time, and I will tell you where you will be ten years hence.



49. ANALYZE YOUR RELATIONSHIPS with others and you may be astonished by the amount of time you waste in association with people who cannot possibly be of any value to you; drifters who are going nowhere and are taking plenty of time to get there. Life for many people is just one continuous state of turmoil, friction, confusion and antagonism in human relationships, despite the fact that harmony is one of the

fundamental laws of nature without which the whole universe would end in chaos.

50. It is little wonder, therefore, that many people meet with failure throughout their lives, if we stop to consider that nature forces human beings to absorb and become a part of their daily environments. The most important part of any man's environment is his association with other people. If this association is not one of harmony, the inevitable result is failure.

51. Successful men choose their daily associates as carefully as they choose their food, and they make sure that their environment is harmonious and thus constructive and beneficial to themselves and to others as well. And they spend no time in the company of people who do not contribute something to their welfare!

52. "Selfish!" some will exclaim. No, not necessarily selfish. Particular would be the better word.

53. Successful men know that their lives are influenced by those with whom they associate most intimately, and they so arrange their human relationships that they are influenced in a beneficial way.

54. It is every man's duty to achieve personal success, and every normal person desires to be successful in his chosen occupation. Inasmuch as success is inseparably associated with human relationships, it is an important part of a man's duty to choose his associates with great care.

55. The successful man may have sympathy for the man who is a failure, but he will not permit it to contaminate his own mind with the defeatist's mental attitude. He will recognize that it would be better for him to suffer loneliness than to associate intimately with those whose minds are contaminated with thoughts of failure and distress.

56. The man who has attained the higher brackets of success usually has surrounded himself by secretaries and assistants whose duties require them to conserve his time. He delegates the

less important duties to his assistants so that he may be free to use his own energies in the manner which will serve him best.

57. No man has ever been known to attain great success without the ability to multiply himself by thus delegating duties and responsibilities to others. The successful man must so organize and budget his time that he can switch his efforts and his thoughts from one thing to another at will. Any lesser degree of organization indicates inefficiency of which the successful man will not be guilty.

58. Andrew Carnegie once said, "Never do anything which you can get some other person to do better than you could do it." By that he meant a man should conserve his own time and use it for the tasks he cannot delegate to others.

59. It is well known that the highest pay goes to the man who is best equipped to get others to assume responsibilities and to render service efficiently and willingly. And the lowest pay goes to the man who requires the greatest amount of supervision. These are facts of great significance to the man who is aiming for the higher places in life.

60. If you are aiming for success in the higher brackets of achievement, recognize that you will have to acquire the ability to multiply your own efforts through the cooperation of others. This calls for the organization and conservation of your time and permits none of it to be spent wastefully, not even your spare time.

61. As a matter of fact, the successful man has no spare time, for he is subject to the call of duty at all times, and he so arranges his time budget that it contributes continuously to the attainment of his major purpose in life.

62. The successful man has another trait which is worthy of emulation: he makes it his business to keep in close contact with his business or professional associates at all times. His secretaries, assistants and aides know where to find him every minute of the day, and thus he remains always in touch with his responsibilities. Quite contrary to popular belief, the successful

man is available with ease to all who have a legitimate claim on any portion of his time.

The three most costly words in the English language are: "I haven't time."

63. THERE IS A DEFINITE mental attitude about the successful man which gives notice to all and sundry persons that he has no time to waste with anyone for any purpose. This mental attitude is quickly picked up and respected by his associates and by others who come into contact with him, and every visitor senses the precise moment he should make his departure. Thus it is quite clear that the man who properly evaluates his own time has no difficulty in influencing others to respect it, for his mental attitude is telepathically conveyed to all who come into contact with him, without a word being spoken.

64. Time and human relationships are the two most important realities of life. Both must be properly organized and utilized if you wish to succeed. If you will organize your time efficiently and relate yourself to others harmoniously, you may have anything you desire — provided you know exactly what you want, and are determined to get it.

65. There is something about the uncertainty of time which is awe-inspiring, for time is the one great asset which cannot be bought and cannot be prolonged by the mere desire to live. Yet time is the one thing which people dissipate carelessly and without regard for its value.

66. Dr. Elmer B. Gates was so conscious of the value of his time that he devised a plan which enabled him to work while he slept. Yes, he did just that by giving orders to his subconscious mind before going to sleep. His plan was so successful that he was often awakened from sleep by the action of his subconscious mind, presenting him with the solution to some problem he had given it to solve.

67. Thomas A. Edison followed the same plan with excellent results, and doubtless there are many others who have discovered how to do the same thing.

68. Dr. Gates said that he got the idea of inducing his subconscious mind to work for him while he slept from his experience in using it as an alarm clock to awaken him at any desired moment. He reasoned that if his subconscious mind could be influenced to attend to so trivial a matter as that of awakening him at a given minute, it could also be induced to attend to more important matters, and his reasoning proved to be sound.

Habits of Health:

69. HERE THE HABIT OF drifting attains its most tragic proportions, for it is a recognized fact that the average man pays more attention to the care of his automobile than he does to the care of his own health. While the subject of health has been covered in an earlier lesson, it cannot be emphasized too greatly.

70. One of the most destructive sins the drifter commits against his physical body is a sin of omission, consisting in his failure to recognize that he has a digestive system which must be kept clean and active. The drifter makes no attempt to exercise self-discipline over his stomach, but fills it with whatever his appetite craves, without regard for food value or digestibility. Then when his stomach cries out for help through a headache, he muffles its cries with the drug nearest at hand and adds insult to injury by nibbling at another candy bar or piece of pie between meals.

71. At long last, when the drifter's stomach can stand no more abuse, it throws him for a forced slowdown with a cold or a fever, while nature repairs the damage he has done. And he wonders, "What on earth could have caused this?" And when nature completes its repair job and the drifter is on his feet again, he begins to develop his "ill health consciousness" into a permanent fixation by telling all and sundry how sick he has been. He literally "enjoys poor health."

72. The drifter calls the doctor after the damage has been done; but never takes the time to have himself checked over by a doctor before he becomes ill. And he expects the doctor to cure in a few days the damage he has been doing over a period of months or years. Then, after the doctor has helped nature to restore his health, he begins the cycle of self-abuse all over again. And this goes on ad infinitum.

73. The drifter knows that an automobile must be serviced; that it must have grease occasionally; that the oil in the crankcase must be changed regularly; that the spark plugs and ignition system must be cleaned of carbon; that the tires must be kept properly inflated; that fast driving wears out the moving parts of the vehicle; but he never recognizes that his own physical body is also a machine which requires regular, systematic servicing in order to maintain sound health.

74. The drifter is a queer combination of indifference, indecision, confusion and irregularity of habits of both thoughts and deeds. Therefore anything can happen to him, and most things which he does not desire do happen to him because he has no organized plan for avoiding them.

75. The non-drifter has himself thoroughly organized with every minute of his time budgeted and directed to ends of his own choice.

76. Of course, we are not referring to you in this description of the drifter. You have assimilated the lesson on the maintenance of health, and are profiting by the instructions given for healthful living, or are you?

77. But it may do no harm to take inventory of yourself and make sure, for one of the common weaknesses of mankind is the habit of procrastination. That is why so many of man's sins are sins of omission. If all of us lived up to what we know to be best for us, this world would be a paradise, and physical ailments and friction among men would be rare occurrences.

78. Every man needs to step, look, listen and think. And he should do this with regularity, with purpose aforethought. He

should take personal inventory of himself at least once a month, to make sure that he is getting the most out of life, or to find out why he is not.

79. Self-examination requires self-discipline, courage, sincerity and a willingness to face facts. Successful men always are their own most severe critics and taskmasters. They maneuver the circumstances of their lives to their own advantage, instead of procrastinating and allowing circumstances to maneuver them into failure.

Religion:

80. HERE WE FIND PROCRASTINATION no less evident than it is in connection with the habits which lead to sound physical health. To many men religion is something to be embraced and believed in, for the sake of decency, but not necessarily to be lived. Briefly stated, religion to the majority of those who embrace it, is more theory than practice.

81. Such an attitude toward religion has no value whatever. Religion is good because it inspires the individual to recognize that he has spiritual qualities available for his every need. And the value of a man's religion lies in his approach to that religion through deeds, and not mere words.

82. Robert G. LeTourneau was a small garage operator who made no outstanding record in his work. His formal education was limited and his economic status was that of the average drifter. He failed more often than he succeeded in everything he undertook until at long last he got a firm grip on his religion and began to live it. The results were so gratifying and so immediate that he openly declared himself a junior partner of God, and began to budget his time so that a goodly portion of it was given to the service of his Partner.

83. His firm grip on his religion gave him definiteness of purpose in connection with his financial affairs. Choosing as his definite major purpose in life the building of super-capacity earth removing machinery, he and his Partner went to work to carry

out that purpose. The results were astounding. First his profits were counted in hundreds of dollars and then they were counted in thousands of dollars. And finally they jumped into millions. His operations extended throughout the United States and reached also into Australia.

84. Mr. LeTourneau spent about ninety per cent of his time traveling from city to city by plane, spreading the message of applied Christianity. Note well the word applied.

85a. A man's religion should serve him as a protection against his fears and the opposition of life. A passive attitude toward religion, like a passive attitude toward any definite purpose, has no benefits. Man needs spiritual food just as he needs a properly balanced diet of physical food, and religion is the greatest of all sources from which spiritual food may be obtained.

85b. A man's name on a church membership roll will avail him but little unless he belongs in his own heart and puts something into his religion besides mere passive belief in its soundness, and a dollar in the collection plate now and then. Religion demands doing, not just believing.

86. True religion gives one humility of heart, sympathy with the unfortunate and a willingness to go the extra mile. It leads to harmony in human relationships, and fosters the principle of the Golden Rule. It strips one of vanity, self-love, excessive ambition, and over-evaluation of material things. It leads inevitably to the attainment of a labor of love, one of the more important of the twelve riches of life.

87. The man who truly has religion proclaims his religion through his deeds. He lives his religion in his occupation, and it comes back to him greatly multiplied, in his pay envelope, in his peace of mind, and in the harmony he finds with his -daily associates.

88. True religion fosters and develops a positive mental attitude and a willingness to live and let live. It leads to the development of creative vision, and inspires self-discipline on a noble scale. It

also serves as an inspiration for the attainment of whatever positions in life one may aspire to attain.

89. If yours is an active religion, you are applying it in all of your human relationships. You are applying it fairly and justly in all your dealings with others, regardless of their attitude toward you. And thus you have neither the desire nor the opportunity to waste any portion of your time in destructive effort, either by thought or by deed.

90. With this attitude toward religion you develop an immunity to all the evils of destructive thought which take possession of an idle mind. We see therefore that religion is something more than a ticket of safe conduct into the hereafter. It is also a passport to the better things of the life here and now.

Use of Spare Time:

91. SPARE TIME MAY BE defined as that portion of one's time which is not devoted to one's occupation. The use you make of your spare time is an accurate source of analysis through which your future may be foretold, for this is the period during which you can direct your thoughts and activities toward any end you yourself may desire.

Yesterday is gone forever, now make the most of today, and tomorrow, if you wish to make up for lost time.

92. SPARE TIME IS PROMOTION time for the person who works for others, for it is during this period that he may prepare for greater responsibilities.

93. Andrew Carnegie said that he never received a promotion while he was working for wages that he could not trace directly to the use he made of his spare time, for during his spare time he was doing something he was not paid to do. Each of the five

hundred or more distinguished men who helped in the organization of this philosophy said substantially the same thing.

94. Wasted spare time is one of the major sins which people commit against themselves. O. Henry, the distinguished author, discovered this fact after he had been sentenced to prison for forgery.

95. While sitting in his prison cell, the thought occurred to him that his imprisonment was not a misfortune, but an advantage of priceless value, for it provided him with more spare time than he had ever known before. In this mental attitude he decided to do something with his spare time, and finally chose writing as his definite major purpose.

96. He not only wrote his way out of prison, but made himself financially independent, and left behind him literary works which insured his name a place of respect for centuries to come, not to mention the inspiration he provided others through his literary works.

97. Almost overnight O. Henry (Sidney Porter in private life) transformed himself into one of the most respected men of his profession through his discovery of the value of spare time.

98. Louis Victor Eytinge was a roustabout young fellow who had never amounted to anything worthy of mention until he had the good fortune to be sent to prison for a life sentence. Then, for the first time in his life, he began to take inventory of himself. When the job was finished, he discovered that he had nothing whatsoever of value except his spare time. His education was limited and he was suffering from the second stage of tuberculosis. He did not have a friend in the entire world; nor did he have any money to hire a lawyer.

99. Seizing his opportunity, he began to organize his plans and to put them into action. First he wrote a letter to the Remington Typewriter Company and asked if it would give him one of its used typewriters, explaining that he wished to learn to write. The company sent him a new typewriter and a letter of

congratulation from the president of the company who wished him success.

100. That was the first indication of brotherly love he had experienced in many years, and it inspired him to go to work in earnest. With the few pennies allowed him by the state for the work he performed in prison he bought postage stamps and began to write to mail order houses for their literature.

101 . When the literature came, he rewrote it, giving it touches which he believed would improve its sales qualities. Then he returned it with the explanation that if his work was acceptable, it might be used for the small fee of \$10. Very soon the ten dollar bills began to flow in from many parts of the country. His work gained the attention of an advertising club and advertising men began to take an interest in him. This interest grew until finally the advertising fraternity organized a campaign for the purpose of procuring a pardon for Eytinge.

102. After several years of effort the pardon was granted. When Eytinge left the prison he was met at the gate by a prominent advertising man who offered him a job of writing sales literature at a beginning salary of ten thousand dollars a year. Thus, by the improvement of his spare time, Eytinge not only wrote his way out of a life sentence in prison, but he wrote himself into an opportunity to make a worthwhile, successful life when he was released from prison.

103. There is hardly a man or woman living who has attained the higher brackets of success without having found himself or herself through some kind of defeat. Failure and defeat sometimes have the effect of bringing to the attention of men and women the truth that: Every adversity carries with it the seed of an equivalent or a greater benefit. This discovery often leads to the recognition of the value of spare time.

104. Organized use of spare time calls for self-discipline, will power and definiteness of purpose. Once a man is inspired with a definite purpose, he is apt to devote the major portion of his spare time to its attainment.

The Habit of Un-budgeted Spending:

105. HERE IS A TIME KILLER of the first order. It not only kills time, but it leads to penury and want. Every successful business and industry is operated on a strict system of budget control which gives an accounting of both time and money expenditures; and every successful individual must manage his life on the same basis.

It isn't what you earn as much as what you save that counts in the long run.

106. THE POPULAR AMERICAN system of installment buying is a great convenience to millions of people. But it can be, and often is, overdone because of the lack of a practical system of budgeted spending.

107. To many people this admonition to acquire the habit of budgeting their spending of money will not be pleasing. But it is a subject-which must have attention if one is to insure himself against dependency-in old age.

Family Relationships:

108. THE AMOUNT OF TIME wasted through maladjustments in family relationships is appalling. The burden of the sins of this waste rests upon the shoulders of parents, for they usually set the example for the entire family. And the waste of time results from friction between members of the family — friction which grows out of family quarrels, nagging, fault-finding and unfriendly methods of discipline.

109. An experienced worker among delinquent children said, "I have never known of a single case of youthful waywardness which could not be traced either to the neglect of proper family discipline by parents, or wrong association with other children, or both."

110. Children do not come into the world of their own free will, and once they are here, they are entitled to wise guidance through friendly discipline. This is one responsibility which parents cannot evade with a clear conscience. The family circle is the place where character is formed, and it should be guarded with profound regard for its responsibilities.

111. The family relationship is the most important of all human relationships, for its success requires harmony, understanding, sympathy and friendly cooperation on the part of every member of the family. The head of the family cannot succeed in his chosen occupation unless he has the peace of mind which grows out of harmony in his home. Harmony is the result of careful planning, the budgeting of income and expenditures, and the fixing of family responsibilities for every member of the family.

112. When a man and his wife work together harmoniously, with a definite goal as their common aim, they are likely to find the solution to all of their problems, no matter how serious the problems may be.

113. Drifting in important family relationships leads to the divorce courts, poverty, misery and misunderstandings. Every family should be a closed corporation in which every member of the family has responsibilities to discharge his duties for the good of the group, and the corporation should be managed as any well managed business is conducted, with definiteness of purpose, harmony, loyalty and oneness of purpose.

Accurate Thinking:

114. MOST PEOPLE DRIFT into the habit of guessing, instead of gathering, organizing and classifying facts upon which to build plans and reach decisions.

115. The non-drifter has no opinions except those he creates from carefully gathered facts, or reasonable hypotheses of facts. And he is careful not to express an opinion which is not based upon known facts.

116. Accurate thinking is not a gift; it is an acquired art. The method by which the art may be acquired was revealed in detail in the lesson on accurate thinking.

YOU AND YOUR JOB

117. WE COME NOW TO A subject that demands some very plain talk. Let us analyze it frankly, without pulling any punches, for it deserves frank treatment.

118. The ways in which innumerable workers waste time are many, and here are a few of them:

119. First of all, they waste time by the wrong mental attitude toward themselves, one another, and their supervisors. Much of this wrong mental attitude is due to their desire for something for nothing. They desire more wages and less work, or better jobs without a willingness to prepare themselves to hold the jobs, and with the unwillingness to assume the responsibilities which go with better jobs.

120. They waste time by rendering a poor quality of service, due to their negative mental attitude.

121. They waste time by rendering an inadequate amount of service. Instead of going the extra mile in a positive mental attitude, they too often neglect to go even the first mile for which they are paid.

122. They waste time by permitting jealousy and unnecessary friction among themselves.

123. They waste time and reduce their value to their employers by carelessness in handling tools and materials.

124. The splendid job performed by industrial workers during World War 11 provided the best kind of evidence that men can make the most of their time when they are motivated to do so. But peaceful times provide an equal opportunity for the man who recognizes that his job is the gateway to economic security, and the better things of life which can be attained only by going the extra mile.

125. The incentive to render extra mile service is .very definite and very great. It lies in that personal freedom and economic independence which can be attained only by the man who moves on his own personal initiative in a positive mental attitude.

126. The leaders of American business and industry are, for the most part, men who have worked their way up from lowly beginnings by the exercise of their personal initiative and a willingness to give in order to get. They are individuals who wasted no time, but put into their jobs the best they had. By control of their own mental attitudes, they became masters of themselves and made friends of their fellow workers — a privilege that is available to every American worker under the great American system of free enterprise.

127. This system is democratic. It is fair. And it provides a market for every type of service one has to offer. But it does not reward men for wasting time. Its greatest compensations go to those who render the greatest service.

128. If your job is not paying off as you wish, look to the only person who can change this — the person whom you see every time you look into a mirror. This is the person who determines what sort of effort goes into the service you render. And the person who fixes your pay and your job.

Make your money work for you and you will not have to work so hard for it.

129. YES, YOUR REAL BOSS is the person who walks around under your hat. Recognize this truth and you will have an adequate incentive to use your time effectively. And poverty will be no part of your personal problems, for you will have mastered the cause of poverty.

130. There is no virtue in poverty, and even though some have said that “poverty is no disgrace but it is most inconvenient,” we

wish to take exception to the first half of the statement. We believe that in a country such as ours, where opportunity and riches abound in every conceivable form, too often poverty is most definitely a disgrace.

131. Common sense forces one to concede that a man without money, even though he maybe brilliant and skilled in the arts or the sciences, is as impotent as the discarded oyster shell. Progress and advancement in religion, education, music, art, industry and the sciences all require the use of money. And we cannot escape the fact that no matter how sound a man's ideas may be, they are usually without practical value unless and until they are developed and refined and put into use through the power of money.

132. There is a way to provide against the inconvenience and disgrace of poverty: It is the recognition of the value and the proper usage of time!

133. Time is a master worker which can heal the wounds of defeat and disappointment, right all wrongs and turn all mistakes into capital. But it favors only those who kill off procrastination and move toward the attainment of a definite objective with definiteness of purpose.



If you wish a job done promptly and well, get a busy man to do it.



134. THE GREAT LEADERS of the world always have been men of decision who had a high respect for time. The suspense of indecision and procrastination drive millions of people to failure and poverty. Reverend Billy Sunday once said, "Indecision is the devil's favorite tool. With it he slays millions of people annually."

135. The man of decision cannot be stopped! The man of indecision cannot be started!

136. You live in a country where every person has time and opportunity to succeed. What are you doing with your share of time and opportunity for freedom of thought, freedom of speech, freedom to move on your own personal initiative and to render useful service?

137. The man who moves with definiteness of purpose moves quickly and has more power than a thousand men who stand still or go round and round without a purpose.

138. The Creator gave you a brain to be used, and constant access to the power of thought which flows into your brain from the great storehouse of Infinite Intelligence. What use are you making of this power? What are you waiting for?

139. Time is endless. But your opportunity to use time is temporary. Therefore learn to use each hour of your time intelligently. For it is only through the intelligent, budgeted use of time that it can become to you the asset it might be.

TAKE INVENTORY OF YOURSELF

140. AND NOW WE BRING you to that portion of this philosophy which calls for a careful personal inventory on your part in order to determine how much of your time you are using wisely and beneficially, and how much of it you are wasting. This inventory requires that you answer (to yourself) these questions:

- Do you have a definite major purpose, and if so, how much of your time are you devoting to attaining that purpose?
- If you have such a purpose, what plan or plans have you for its attainment? Are you working your plans persistently, through organized effort, or working them only intermittently, when the notion strikes you?
- Is your definite major purpose obsessional, or is it merely a wish or a weak hope?
- What have you planned to give in return for the realization of the object of your definite major purpose?
- What steps have you taken to associate yourself with others, under the master mind principle, for the attainment of your purpose?
- Have you formed the habit of accepting temporary defeat as a challenge to greater effort?
- Which is the stronger, your faith in the attainment of the object of your definite major purpose, or your fear that you may not attain it?
- To which do you devote more time: the carrying out of the plan you have adopted for the attainment of your major purpose, or

brooding over the obstacles you may have to overcome to attain it?

- Are you willing to fore-go personal pleasures temporarily so that you may have more time to devote to the attainment of your major purpose, and are you doing so?
- Do you recognize the truth that you have no assurance of more than one second of time — this very second — in which to live; that your life is being measured out to you second by second; that once a second has passed it can never be recalled, and the use you make of it can never be changed or modified?
- Do you recognize that the present circumstances of your life are the result of the use you have made of your time in the past; that this very second may through its proper use, change the entire course of your life?
- Do you recognize that your mental attitude, whether it is positive or negative, can be changed at will in one second of time?
- Do you know of any way in which you can be sure of personal success except by the use you make of your time, through the thoughts you think and the physical action with which you back those thoughts through organized plans?
- Do you believe you will ever succeed by luck or by some unexpected good fortune which is not related to your own thoughts and deeds?
- Do you know any person who is apt to inspire you with the necessary personal initiative to enable you to attain the object of your major purpose unless you take the lead and first inspire yourself?
- When you are overtaken by defeat, do you analyze its cause and determine why it happened, or look for some plausible alibi with which to explain it?

- Do you believe there is a natural law through the operation of which every individual is forced to benefit, or suffer, from the results of his own thoughts and deeds?
- Finally, are you accepting a part of this philosophy and rejecting other parts? Or, are you applying the entire philosophy, according to the instructions given, in all of your thoughts and deeds?

141. These are questions you must answer if you are to take a firm hold of yourself and make the best use of your time. They are direct questions and some of them are very personal, while others are almost brutally blunt. But they are the questions which every successful man must answer at one time or another.

HOW YOUR TIME SHOULD BE BUDGETED

142. EFFECTIVENESS IN human endeavor calls for the organized budgeting of time. And experience, both that of successful men and those who have failed, has proved that no one may be sure of personal success without a careful time budgeting system. For the average man the twenty-four hours of the day should be divided as follows:

- a. Eight hours for sleep.
- b. Eight hours for work in connection with your occupation.
- c. Eight hours for recreation and spare time activities.

143. There are few circumstances under which anyone may take liberties with the first eight hour period which belongs to sleep, for nature has set aside this portion of one's time for rest and the rebuilding and repair of the physical body, and for other bodily functions which require complete relaxation.

144. The second eight hours represent the period which experience has proved to be necessary for work in connection with your business, trade or profession. Here you have a wide range of choices as to the use you make of your time. You may use it so that it will yield nothing. Or you may use it so that it will bring only the bare necessities of life. Or you may use it so that it will bring you all the riches that your life demands or requires. The use made of this time will depend partly, if not entirely, upon whether you are a drifter or a person with a definite major purpose.

The happiest men are those who have learned to mix play with their work and bind the two together with enthusiasm.



145. THE THIRD EIGHT hour period, known as spare time, holds the secret of all great achievement. It is the balance of power which may be thrown into any type of endeavor you desire. This is the period which enables you to follow the habit of going the extra mile, a habit which is, and always will be, an essential for success in the higher brackets of human endeavor.

146. Successful men recognize the value of spare time, and they agree that it can be made the most profitable of the three periods of the day. Necessity forces one to devote the first eight hour period to sleep and the second eight hour period to work. But the third period belongs to each individual — to you — to use as you choose.

147. Successful men have been wise enough to organize and use their spare time so that it will serve both the purpose of recreation and the development of future opportunities. They have found recreation of the highest order in the constructive use of creative vision, planning ways and means of promoting themselves into higher and better stations in life, making new friends, experimenting with their most cherished ideas, and helping others to find their places in life.

HOW YOUR SPARE TIME SHOULD BE BUDGETED

148. MOST SUCCESSFUL men budget their spare time and use it as if each passing moment were a precious nugget of golden opportunity, allotting it in the following manner:

A. One hour for silent meditation (or prayer) during which one reviews the following important subjects:

(1) The means whereby your definite purpose can be attained.

(2) Ways and means of accepting guidance through power from within, for the attainment of your hopes, aims and purposes, through affirmation or prayer.

(3) Self-analysis, for the purpose of suppressing all negative traits of character such as fear, envy, greed, jealousy, revenge, worry and doubt.

(4) Ways and means of developing harmony in all human relationships.

(5) Development of the habit of thinking of that which one desires instead of worrying over what one does not desire.

B. Two hours devoted to going the extra mile by rendering some form of useful service designed to help others without the expectation of direct financial reward.

C. One hour to organized study or reading for self-improvement and enrichment of the mind.

D. One hour devoted to some kind of master mind activity designed to promote the attainment of your definite major purpose, or to develop close personal friendships.

E. Three hours devoted to general recreation of the body and mind through entertainment, hobbies, necessary physical exercise, and physical and mental relaxation.

149. This schedule calls for no unreasonable sacrifices, no hard labor, no drudgery, and no unnecessary dissipation of physical energy. The object is to form positive habits of self-discipline which make you success-conscious.

150. The entire twenty-four hour schedule related here is for six days of the week — the working days of the week. The Sabbath should be devoted to physical and mental relaxation; religious worship and philosophical activities; and social intercourse designed to improve personal relationships.

151. Now we come to the question which every thinking man should ask himself: What am I doing with my spare time?

152. If you are not using this time beneficially, you will never become an outstanding success.

153. Many people believe that everything one needs comes to him when he is ready to receive it. But this great truth is misunderstood by many to mean that everything comes to one when he thinks he is ready to receive it. Readiness calls for preparation through the conditioning of your mind to accept guidance from within. Remember this, fellow wayfarers on the highway to personal success!

154. Remember also that you will never be ready to receive the better things of life which you desire unless you put yourself under a strict system of self-discipline in the use of your time.

155. And it will have to be self-discipline, for our American way of life is so generously adapted to the habits of freedom and personal liberty that no one tells another what he should do or what he should desire. And no one interferes, regardless of whether a man's desire is to accumulate riches, or to kill off his pride and go on public relief. This is truly a free country: free in the sense that every man may establish his own goal and attain it in his own way, or drift through life as a hopeless failure. But this very measure of personal liberty both provides one with an abundance of opportunity to achieve personal success, and deprives him of all legitimate excuses for the neglect to embrace and use his opportunities.

BUDGETING INCOME AND EXPENSES

156. THE HABIT OF SAVING money should be followed on a percentage basis, by setting aside a definite percentage of all income to be saved. When the savings fund is large enough, it should be put to work in some kind of safe investment, where it will begin to multiply itself. It should not be used for current expenses, nor should it be used for emergencies if they can be handled by other means.

157. A portion of the income should be invested in life insurance, especially where one has others depending upon him for an education or a livelihood. Life insurance not only protects one's dependents in case of death, but provides the insured with greater self-reliance and more freedom of mind for the pursuit of his occupation.

158. The following items should be carefully budgeted, and the daily, weekly or monthly income should be distributed as follows:

a. A definite percentage (usually not less than 10% of one's gross income) for investment in life insurance.

b. A definite percentage for food, clothing and housing (usually averaging about 60% of gross income)

c. A definite percentage to be set aside for investment

d. A definite percentage to share in the support of religious, educational and charitable endeavors

e. Whatever amount remains should go into a checking account for emergencies, recreation and general education

159. The percentage allotted under each of these five headings must of necessity vary, depending upon many circumstances, and especially will it vary according to whether one is married or single.

160. The percentages under headings “a” and “c” should be much higher if a person is unmarried and has no dependents. Generally speaking a single person without dependents should allot at least 50% of his gross income for life insurance and savings for investments, the amount to be about equally divided between the two.

161. The man who has fixed indebtedness, over and above his current requirements for living expenses, Will have to include in his budget a provision for the liquidation of his debts. This heading may have to take the place of the heading “c” until such time as his debts are paid. Life insurance, however, should always remain as the first item of one’s budget, no matter how much he may owe. And generally speaking, the more one owes, the more essential it is that he carry life insurance as a means of protecting his creditors.

162. The amount of one’s gross income must also affect the percentages allotted under headings “a” and “c”, for it is obvious that where income is sufficient only to give one a bare living, he will be in no position to save money for investments or other purposes.

163. The man whose income increases from time to time should not allow his expenditures to increase under headings “b” and “d” for he would be no better off after the increase than he was before. The major purpose of a budget system is to establish habits which force one to save a definite percentage of his income so that eventually he may acquire economic independence.

164. Frugality is one of the essentials of success. The habit of planned savings encourages frugality, makes it an established habit.

165. Every man is where he is, and what he is, because of the habits he has acquired. The man who lives up to the limit of his

income, or beyond it, never is a free man. He is forever under bondage to others, and bondage is not a welcome circumstance. It is no part of the Creator's purpose for man.

166. From here on each of us is under obligation to guard our individual sources and our time as efficiently as a well managed corporation manages its funds and the time of its employees.

167. If this obligation confuses or irritates some of us, let us take comfort from the fact that it will at least lead us into better habits of self-discipline. And let us recognize that we are approaching the interpretation of a rule of human conduct which is the hope of mankind because it holds the secret by which we may escape from the liabilities of this age of confusion and chaos through which we are passing.

168. Presentation of this great rule has been reserved as a fitting climax to the principles previously described. It rightly serves as a climax for the sixteen preceding principles because it is the principle which gives moral guidance in the use of the power which the first sixteen principles place into your hands.

169. Power is a dangerous thing in the hands of someone who does not recognize a moral obligation in its use. The history of mankind proves this. You are now approaching the point in this course where you may have developed great power. Let yourself be guided in its use by the application of the principles described in these lessons.

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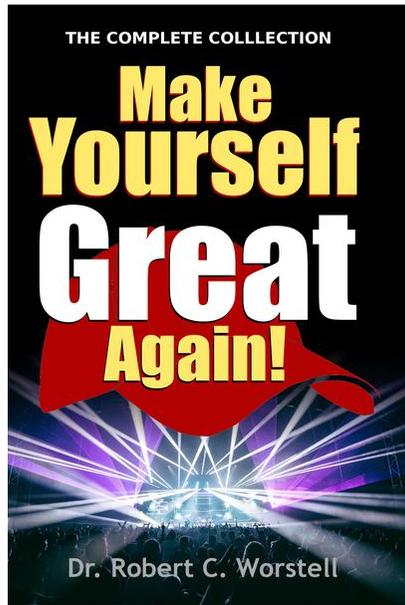
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it's just sad to tell you that it's your own damned fault.

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Then how did you get into that mess?

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All those lessons and examples just helped you believe in something other than your own ability to become great.

Most of what we are told these days are that the environment makes the individual. However, this has only really been taught since just after World War II. Long, long before that, there were many schools of thought which held that the individual creates their own success in this world, or lack of it.

And that is a far longer tradition, across our 10,000 years of culture, back through our verbal traditions and storytellers.

Some of our oldest traditions, such as the Tibetan Book of the Dead, say that as children we have complete access to all the world's knowledge – up to the point we learn to talk. And other traditions say that we can each still tap into unlimited knowledge. Some studies begun in the 1950's and verified through testing, have shown this to still be true.

Unfortunately, this isn't what Conventional Wisdom says. Most Science disagrees. And it isn't what any government or school wants you to believe. All the best authorities...

However, one of the oldest phrases, published in books in various formats throughout all of our recorded works, says the same thing in various ways:

We Become What We Think About.

What you think and how you think is up to you. How you think consistently, the mental habits you've developed, are those you chose for yourself.

If you build those mental habits stacked on top of unproved, untested data, then you risk your sanity because you listened to all these sources and chose to think that way.

The economic crash of 2008 affected a lot of people adversely. But a lot more people survived.

The U.S. election of 2016 affected a lot of people adversely. But a lot more people survived.

There will always be more adverse situations ahead. Because that's the cyclical history of this mudball we live on.

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