

NARRATOR: Roth IRAs, CDs, stocks, insurance, your 401K – what are the right choices for your financial future? “[Your Money: Your Choices](#)” will clear up the confusion surrounding these concepts with clear and concise information. You’ll get tips and tools that you can put into action right now to help save your hard-earned income in ways that will protect your future. Whether you’re a single mom or a father of five, “[Your Money: Your Choices](#)” will put your money back in your control where it belongs!

Now here’s your host, Hank Coleman.

HANK COLEMAN: From Main Street America, this is the “[Your Money: Your Choices](#)” podcast. I’m Hank Coleman. Thanks for joining us today. You can find me on my website, MoneyQandA.com discussing all things personal finance. That’s also where you’ll find the show notes for today’s show. Be sure to email me, Hank@MoneyQandA.com with any comments or questions that you have from today’s show.

An article on the Huffington Post recently talked about email as a large-scale, unwinnable game of Tetris. I love that image, but then again, maybe I don’t really like that image. Do you ever feel like your email inbox is actually in control of your life, instead of you being in control of your email? According to a recent report from the Kinsey Global Institute, the average American spends 28% of their time at work, dedicated solely to checking, sending, sorting and looking at their email. That’s a huge waste of productivity. That’s a fourth of almost our day, everyday at work, spent reading emails. An IDC research report also recently found that 79% of Americans actually check their email before they go to bed at night.

Now, you might not think that’s a big deal, but they’re checking their emails from their smart phones in the bed. The same is true, almost exact same percentage, checks their email before they even get out of bed. They reach over to that nightstand table and grab their phone and check their email right on their phone, before they even get up to brush their teeth.

So today, we’re going to take a little step back, a little change of pace from finance, and we’re actually going to talk about productivity today. We’re going to talk about productivity with your email, and I’ve got the perfect guest today. He’s the king of productivity. In fact, he is a ninja. He is the Time Management Ninja. So today on the show, I’m pleased to have Craig Jarrow with us, who’s the publisher of the incredible productivity blog, [*The Time Management Ninja*](#).

If you haven’t been following the Time Management Ninja, shame on you. You should rush out right now, go to TimeManagementNinja.com, check out the site, sign up for his email newsletter. It is huge; there’s over 40,000 followers on his email newsletter, and you won’t be disappointed. At the end of today’s show, I’m going to tell you about a particular article that Craig wrote, that I use everyday. It’s incredible, and that’s just one of many. And, in fact, he’s written 2 brand new books: One is about crush... it is called crushing, or “[*Crush Your Procrastination*](#)” and the other book is “[*You Are Stronger Than You Think – The Best of Motivation from the Time Management Ninja*](#)”. They’re two compilations of his best articles from the Time Management Ninja, and I’m super excited, I’ve been a long-time fan, I’m ready to talk about taking back control of my email inbox with the Time Management Ninja himself, Craig Jarrow. So I’m pleased to welcome Craig to the show. Thanks for being here Craig.

I’m a huge fan of your blog and now your books. I love your two new Best of The Time Management Ninja books that you recently released. And, there are so many articles that have made impact, I know on me, but like I said, I wanted to pick your brain specifically about email, and talking about how email consumes our lives and about how we can gain a little bit more productivity by using our email better. Are we addicted to our email?

CRAIG JARROW:

That’s a great way to cite it. That’s a great way to start, and I don’t know about clinically speaking, but yes, I think that in general, we’ve become addicted to our phones, right? You don’t go anywhere without your mobile device, and if you forget it, you turn around and you go back home and get it.

I saw a great stat recently that kind of spelled this out which is 80% of people will check their mobile phone, their email, their Facebook, their Twitter, before they go to sleep and before they get out of bed.

HANK COLEMAN:

Absolutely. I saw the exact same statistic, and I thought that was just... blew my mind; it’s amazing.

CRAIG JARROW:

Yeah, it is amazing. It’s a little scary. I think that an even higher percentage of us sleep with our device on our nightstand or within reach of the bed. But, I do think there’s a downside to that. You know, if you’re constantly plugged in, if you’re constantly getting that barrage of communication, it’s like you never get to turn your mind off. The one that I always call out is checking your work email right before you go to bed. That’s probably the worst thing you can do because there’s really not much you can do about those messages until the morning anyway, but then if you get a bad message, you’re going to be thinking about it and losing sleep all

night long.

HANK COLEMAN: Yeah. You know, I found in my line of work, bosses who wanted that constant contact with that work email, and you’ve kind of demanded it from their underlings. So it’s kind of a... I guess it’s something... like even as bosses, you need to be cognizant of how much you’re demanding your employees to check their work email.

CRAIG JARROW: You know that’s a great topic in itself Hank, because where is that boundary? I mean, we’re kind of all expected at this point to be carrying a device, that’s kind of bring your own device that most businesses these days, and almost everyone’s kind of plugged in to email. But, where is that boundary? Are you expected to check your email morning and night? I had a boss once, he actually... he would email all night long, up until about midnight or 2am, and then he would also be texting by about 6am.

HANK COLEMAN: Oh my gosh.

CRAIG JARROW: And, I had to say... “we need to cut this cord of communication.” And, it involves setting expectations around where is that boundary exists.

HANK COLEMAN: Is that how you handle it? I mean, do you need to have that frank conversation with people who don’t respect those boundaries? Is that how the best way to handle it?

CRAIG JARROW: I think so. I think at some point you need to set expectations around that type of communication, whether it’s email or text messages or whatever it may be, in terms of... I mean, the irony is that one of the big advantages of email is that you can time shift, you know? You don’t have to work on the clock at the same times every as

everyone else. You could be on a different page, but there has to be expectations around how often you're going to be checking that, whether you're going to be plugged in 24/7 and all that good stuff. But, yeah, I do think there's a valid conversation that a lot of businesses need to have around when you're expected to be on, how often should you be checking it. There've even been some push back around that in recent years, and I think there's a couple of businesses – there's one that made the news not too long ago, that the company was trying to bring a balance to that communication, and I think they actually shut down their email servers after 8pm.

HANK COLEMAN:

You know, you talked about the one study that said 80% of us check our email off our phones before we go to bed, before we even get out of bed. There's another one that says that we actually spend about two hours a day of our workday, out of eight hour workdays, we spend about two hours dealing specifically with email – either sending it, receiving it, sorting it, going through, getting tasks from it. Is email a productivity killer? I mean, that's a quarter of our day.

CRAIG JARROW:

And, I think I've seen even numbers higher than the two hour mark you're mentioning there. I think that some workers are spending even more than that, stuck in their inbox. So my question is, if you're constantly treading water in your inbox, treading those emails, when are you getting your work done? And, I like to tell people that email is not your job. You got to get out of your inbox and do your work, because otherwise you're just kind of playing back and forth with email. So I think that again, email has some tremendous and powerful uses, near instantaneous communication around the world and allows us to kind of work on different schedules and such, but at the same point it's become the beast that's kind of taken over a lot of enterprises, whether it's corporate

or government or whatever it may be, and it just takes up so much of our time. As well I think we've reached the point where you started to call into question on the timing what are the best behaviors around email? I mean, again, I've seen companies where the email just [inaudible 0:08:54] they're playing back and forth; they're sending it to 57 people at once. You know, there are definitely some etiquette and some rules that can bring some of that under control.

HANK COLEMAN:

So how often should I be checking my email? Is that the key? Do I limit the amount of time that I check my email? Do I only check it once a day, twice a day, every hour on the hour? How do I take back control of my email inbox?

CRAIG JARROW:

Yes. I think the answer is always “it depends,” but I think the goal should be to minimize the number of times you're in your inbox. In fact, I created a little bit of a stir not too long back. I wrote an article called “Check your email only twice a day,” or something like that. And, a lot of people are saying, “I can't check it only twice a day. I have to be in there more than that.” And, again, it goes back to setting expectations with co-workers and clients and such. And, yes, you going to get the person who says, “Well, I'm customer service rep.” Okay, yeah, you probably need to be in your inbox, but for the rest of us, you probably don't need to be checking your email 10, 20, 30, 40 times a day. I think that you can check it morning, midday, maybe end of day. But, the trap that a lot of people fall into when they try to check their email less, is that that works as long as you're getting through your email, as long as you're processing all your emails. If you're just checking it less and answering less email, then you're just setting yourself up to more missed messages and things that fall to the crack. The trick is, if you're going to check it 2 or 3 times a day, you need to get down to

empty each day. You need to process all those emails whether it's responding or whether it's taking that task and taking it out of your inbox putting it on your to-do list. So that's the trick that I try to make sure people are getting. And, as well, if you go into a typical email box, you got maybe hundreds or thousands of backlog messages. Start with today. When you get to the end of today, try to work your way back to the beginning of today and make sure you get that clean. And, then tomorrow, try that again, and so on and so forth.

HANK COLEMAN:

That's a good way to take a little bite size out of this. Because I know, I look over at my co-worker and I kind of nosy, and I see what's on people's desk. I don't dig into their email, but as I looked over the other day at my co-worker's email, and he literally had like 250 email messages sitting in his inbox. And, I'm not quite sure the system that you use, but they're actually all unread. I know they weren't all unread. But, maybe he just read the preview and then dig into it to where his Outlook would make it... show it as actually read. But, I was along the way that he could actually have 250 unread emails just sitting in his inbox. It just killed me.

Now, you're the Time Management Ninja, how many times a day do you check your email?

CRAIG JARROW:

That's a great question. I definitely try to practice what I preach. I definitely try to check it the minimum number of times a day. There absolutely will be times where I have to go in there and be aware and cognizant of things that are hot. As well, when you have someone who's not kind of abiding by those same expectations or rules, you got to be ready to catch that. I have a couple of co-workers that will send messages like, "Hey, I need this back in two hours." Well, it's probably not the best medium to use if you need it

back in two hours. But, to be truthful, I try to check it the minimum number of times a day. I might not get down to two times a day, but morning, midday and end of day are when I usually actually process email. The dimension you'll go through and try to get it down to zero for that day. And, then if I need to peek in there and see what's going on, I can.

But, there are some tools you can use to avoid going in your inbox. There are a couple different apps. There's one, I find myself using a lot of different communication tools. Obviously, the last couple of years, a lot of social media avenues, and I'll communicate with people on Twitter or on whatever other site, as opposed to using email. It's quicker, it's faster and it's shorter. And, then as well, there are some great tools to either alert you if you have an important email, you don't have to be in there waiting for it, or even filter your email to keep the junk messages out of there.

HANK COLEMAN:

Sure, yeah. I definitely wanted to hit on that because I'm a big fan of setting filters and using different folders and using the VIP feature of Google Gmail. I'm a big fan of using those little, especially Gmail. I think Gmail is still so powerful. Well, I know all the programs are still powerful now, and I think a lot of times we aren't extracting the most out of what these email programs can do. Do you find that the case? I mean, like I use – I don't know if you use Canned Responses, and I use Boomerang in Gmail. And, I know I think you've mentioned VIP, using the VIP portion of Gmail before. And, you use [SaneBox](#) don't you? Didn't I read that in one of your recent articles?

CRAIG JARROW:

Yes, absolutely. Yes.

HANK COLEMAN:

How does [SaneBox](#) work?

CRAIG JARROW:

I’ll jump into that in a second. I wanted to mention some of that you mentioned around Gmail and stuff. I mean, if you want to dig in and if you want to be a surgeon, you can set up all kinds of amazing filters and rules. And, again, for the right people, the right case, that’s an awesome way to do some stuff, but I prefer more of the simple, automatic solutions that are kind of effortless, and that’s where SaneBox kind of comes in. Because you can go in there and make up all your rules and stuff. I mean, again, sometimes it’s necessary, but for the most part, you’re kind of addressing “One Offs”. You’re kind of addressing symptoms of the problem, instead of putting something in place that will take care of everything.

SaneBox is an email automated filtering program that basically auto-sorts your email for you. And, it’s kind of, I think by default, puts it in 3 folders: Your inbox which you already know, a “later” folder, and then a News folder, which is not too far off from where Gmail is trying to go with their tabs and stuff. But, anyway, SaneBox does this automatically, and it sorts your email for you. And, a lot of people get nervous because they don’t want to let go of their email, and they’re worried about this thing auto-filtering it. And, it takes some little bit of letting go to let this happen, but it’s amazingly powerful, it’s very smart, and the people that you regularly talk to, they are the people that are important in your communication will come right to your inbox. Anything else will go to your “later” folder. And, then those newsletters and those kind of spam, these types of stuff and everything else will go to the third folder, your news folder. It’s just very powerful to have that happen automatically. It will freak you out how little will actually reach your inbox after a while.

HANK COLEMAN:

Do you find yourself missing things? You know, some people are

missing important emails that you wish hadn't been filtered. Or does it take some learning for the program to learn what you're looking for?

CRAIG JARROW: It does learn, it definitely learns based on your habits and what you're reading and what you're responding to. But, I don't typically miss anything because any of those messages will end up in my “later” folder, and I definitely come to there once a day or once every other day, to make sure there's nothing important in archive at all. But, I want to touch upon what you're getting there, in terms of teaching SaneBox. Again, it's an amazing tool because it's so simple. Again, instead of having a set of rules and create filters and all that, you really have those 3 folders. And, to teach SaneBox, all you do is drag a message from one folder to another. So if for example, you email me and it ends up in my “later” folder, I'll drag you to my inbox, SaneBox now learns, “Hey, Hank is important. I want all his messages come to my inbox.”

HANK COLEMAN: Sure.

CRAIG JARROW: It's really that easy.

HANK COLEMAN: Okay.

CRAIG JARROW: As well, I got to talk about one of my favorite features there. I'll bring this up. But, one of my favorite features, again, you get these newsletters or even these spam stuff that you never want to see again, SaneBox has a great feature called “The Black Hole,” which basically you drag a message to “The Black Hole” folder, and you don't have to go unsubscribe. You don't have to filter, you don't have to go get rid of that sender. Just SaneBox immediately knows, “Hey, if you put it in “The Black Hole,” I never want to hear from

this person or this newsletter again.”

HANK COLEMAN:

Oh wow, that’s... That’s definitely a cool feature, but I think... well, with great power comes great responsibility. I get too much, well personally abusing that, you know? The first co-worker that upsets me here, you know? Maybe a blog comment that I don’t like or I’m not really enthused with will go into “The Black Hole” folder, never to be heard from again. And, next thing you know, I’m missing tons of great email.

We’re talking today with Craig Jarrow who’s the publisher of the incredible productivity blog, “[*The Time Management Ninja*](#)”. He’s the author of several books. His latest, available in Amazon, are “[*Crush Your Procrastination*](#)” and “[*You Are Stronger Than You Think – The Best of Motivation from the Time Management Ninja*](#)”.

I have to tell you, I really enjoyed the 2 books. I guess that I’ve been a follower and subscriber of [*The Time Management Ninja*](#) for months and months, and I love your blog post. And, so now, to have them all in one place in the books is great, and definitely tackling to issues that I struggle with, like I guess so many others.

Do you have any plans for... what’s the next book on the to-do list for you?

CRAIG JARROW:

Well, thanks for asking. Thanks for bringing those two up. Those are my two latest eBooks. They’re available, as you said, on Amazon, the Kindle Store. They’re in the Kindle Store only. And, they’re best of, as you said, they’re some of my best writing from last few years of Time Management Ninja. I’m constantly asked by new readers and even old readers for kind of a compilation. So

that’s what those are. They’re compilation works. And, there is one more in the series that’s coming out soon. It’s some of my best at the workplace post. But, I do have an original book in the works. I have a new original book coming out, hopefully in the spring, if not by the summer of next year. They will be a book about my Time Management tips and tactics and things like that. So that’s me new original book that will come out early next year.

HANK COLEMAN:

Okay, great. We’ll definitely be on the lookout for it. I wanted to tell you a quick story. We were talking about filters and folders. And, I hadn’t used a folder before, and years ago, one of my bosses showed me his technique for keeping his inbox clean. Everyday he’s got a zero balance in his inbox, nothing in there except for brand new emails. And, as soon as he reads it or as soon as he answers it, he moves all this email into a special folder that he calls it the “Guy In A Box”. And, it’s a crazy idea when I first saw it, but he was... every single email that he’s read or answered into the “Guy In A Box”, then he sorts it by the person’s last name. So if he ever has to reference it, it’s like you email me and say, “Hey, did you get my last email?” I just look through the Craig Jarrow in the “Guy In A Box” folder, and right there, easy reference. So I thought that was an incredible use of, a unique use of folders, and a way to keep your inbox clean. Keeping your inbox clean, you have mentioned that before, is that really important? Is that what we should all strive everyday to have that zero balance?

CRAIG JARROW:

I do think it’s important to get to zero everyday or every other day, so that you’re processing all your email. Even if processing means simply deleting or archiving stuff that you don’t need to respond to or don’t need to deal with now. I think some people will push back on getting their inbox clean, but I am a big believer in that. I think you need to get stuff out of your inbox. Your inbox shouldn’t be a

filing system. Your inbox shouldn't be your to-do list. If it's a task, you need to get it on your to-do list and get it out of your inbox, if it's not, something you're going to read or do now, you should archive it. So I do think you should empty your inbox.

I like the story you just told, and some parallels with that, I think that some people will create this massive folder system, you know, 37 folders. And, they put things in each and every folder. And, they spend so much time doing that, and then when they go to find something, they can't find it anyway. I'm a big believer in just archiving all your email as you're done with it. Whether you're getting rid of it or pushing it into the past or whatever, you archive it. Gmail is a great example of this. You archive it and then there's no reason to spend an hour sorting and filing everything, because with Gmail or any of the other popular email programs, you can basically search your email. You can Google search your email just and find whatever you need. I can very quickly find messages from many years ago just by Google searching in my Gmail inbox.

HANK COLEMAN:

Okay. So really... so archiving. And, there's only one need for one “Guy In A Box” folder. Just one big folder, everything just pushed off into that folder. Is that what you mean, or a separate archive in feature?

CRAIG JARROW:

No. That's what I'd recommend, is one archive where you just... Again, I've seen people try and do things fancy where they'll create a received folder and an action folder, but I'm not... I think that the simplest solution is the most sustainable one. And, again, those massive folder structures – they back up, and then you start using them, and then your inbox is totally overflowing. All you have to do is hit that archive button, which by the way is very easy to do on your iPhone or whatever other device you're having. Boom, you

just archive it and it's in the past. And, I also think that we don't go back to your email as much as we think we do. We think, “Oh my gosh, I'll never be able to find that message again”. But, we don't go back that often. But, when you do, it's probably something important. So whether it's finding a receipt from three or four years ago that you need for warranty, or finding a message or some fact that you needed, that's when you start doing your searching, and you can use your Google search, or Yahoo search. Whatever it is on your inbox, to find those messages.

HANK COLEMAN:

Okay. You know, I wanted to ask you about the role of your virtual assistant in your email, how you conquer your email inbox. And, is she the keeper of the gate – so to speak – for a lot of your emails? What is her role in your email system? I mean, you know, [MoneyQandA](#) is geared towards personal finance, but there's a lot of entrepreneurs lurking here on the podcast and at [MoneyQandA.com](#). So how, as an entrepreneur and a productivity expert, are you using a virtual assistant, a VA, to help with your email? How does that work? If you don't mind me asking.

CRAIG JARROW:

No. Absolutely. I'll share some of the behind-the-curtain there. But, I do use a VA. I've used a couple over the years as I built my blog and built my online brand. And, currently, I'm using a great company called [EA Help](#), that kind of specializes in the executive assistant, the higher level kind of VAs. But, to answer your question on them processing your email, I think you can do as much or as little as you want. I know some people that give their email over entirely to their assistant, and then their assistant filters and responds, and does everything, and then they only see the message that are left over. I do a little bit of a hybrid approach in that, pretty much any messages coming in to Time Management Ninja go through my Virtual Assistant. So there's a bit of a secret,

you’re probably not going to get directly to me until you’ve gone through my Virtual Assistant, but then I do maintain my own personal email address which I run and which, again, I’ve already mentioned, I use SaneBox. I use an app called Mail Box on my iPhone to keep that under control. So, most of my correspondence, most of the miscellaneous day-to-day, come through my Virtual Assistant. And, again, that’s something that some people have trouble letting go of. They feel like they can’t let go of that email, that communication. They’re worried about what they’re going to miss, but then again, if you hire a Virtual Assistant, you’re trusting that person with your business, I would hope that you could trust him with your email at a minimum to sort it and prioritize it for you.

HANK COLEMAN:

I want to kind of get back to, if I limit the amount of time that I check my email everyday. Say I only do it twice a day, how do I communicate that to my co-workers. I mean, you kind of mentioned it when you talked about co-workers sending you an urgent email that needs a response in 2 hours. That’s not the best venue for urgent responses. How can I go about communicating to my co-workers, that I might only check my email when I get to the office, and once again, when I leave the office; you know, 9 to 5? Is it just that open dialog, or is there more to it than that?

HANK COLEMAN:

I think it is about that open dialog, and you have to be willing to have that conversation, rather communication. And, again, you have to be realistic because there are some companies that that won’t work in. There are some companies that are stuck in the 1980s or 1990s where they think the people are sitting at their desk, waiting for messages to pop up. I guess, that’s the ‘90s not ‘80s. But, you have to have that dialog and see what’s possible in your work environment. For example, I had that situation I mentioned

earlier, where a colleague sent me a message and wanted a response immediately. And, I happen to get it and I happen to respond within the timeframe, but when I saw him next, I said, “Hey, by the way, if you got something that’s that hot, call me, or come down the hall and see me,” you know, something like that. That’s always the funniest part I find in corporations when people are right down the hall from each other, but instead of walking down the hall and saying, “Hey, this is on fire,” they send an email.

HANK COLEMAN: I’ve traded emails back and forth to where it’s... we might as well instant messaging each other. You’re trading them back, so you know, so fast back and forth. It’s just like in instant messenger. And, I guess we’re kind of almost training that response. It’s kind of like Pavlov’s dogs. If we respond right away, then they think it’s okay. And, we’re kind of conditioning them that, they’re reinforcing that negative behavior. So I guess the point to take away is to have that follow up conversation of telling you to come down and see me if it’s really that hot.

CRAIG JARROW: Right, right. And, again, you can approach from a positive angle. Again, I’m sure there are some bosses and some corporate environments that aren’t going to be too receptive to that, but you got to kind of work that out within the boundaries of your company.

HANK COLEMAN: Should I feel bad that I only answer my emails twice a day? I mean, if I’m... I don’t know, it seems to me like I almost have a little bit of guilt that I’m not being responsive. Or is that just me, or is that something that I just got to work through, or...?

CRAIG JARROW: No, I think that’s normal. I think that guilt is the fact that we’ve all been kind of conditioned, that we have to jump every time our email goes ding, and then we’re like, “Oh, what was that?” You

need to check your email. So I would be, and kind of conditioned by that, and conditioned by the illusion of this instant communication of email, you know? It's such a big deal, we could send messages back and forth anywhere in the planet instantly. I think you need to let go of your guilt, and I think that for most people – again, because a lot of people will say, “I can't check my email only twice a day”. But, if you check your email only a couple of times a day two, three, four, or whatever it may be, as long as you get to zero everyday, there are very few messages that actually need to be responded within an hour or something like that.

So it's more about being thorough, than responding immediately. So again, if you're getting back to people within 24 hours, I think you're probably going to do pretty well for yourself, and you're going to set those boundaries with your co-workers and say, “Hey, I know they're going to get back to me. It may not be in ten minutes, but...” as long as you're not slipping through the cracks, as long as you're not dropping messages. Because that's where, again, then you start to have communication problems, and people will doubt whether you're reading your email at all.

HANK COLEMAN:

I wonder if we subconsciously don't realize how much we are checking our email. You know, it's easy to say twice a day, morning and night, or every hour kind of on the hour. But, a lot of us have the alert off, or our Outlook, or our Gmail running in the background, and now on our Smart phones. You know, I have an iPhone that I get a little banner message every time I get a new email. And, you know, I get hundreds a day. So then I'm like I really want to check it because “Oh, what just came in? I only can see the subject lines”. I don't know if we really know how many times, or realize how many times we're really checking our email. It may be just a constant check.

CRAIG JARROW: Yeah. I wish there was a way better statistics on that on the iPhone. I wish there was like a counter that would tell you how many messages you're getting and things like that. Maybe there are a few apps that could do that, I don't know. I'm sure the Android, where you can kind of get inside your list, there might be some utilities that do that. But, I would be very interested to know how many times do you touch your phone a day, how many times you're in your inbox, how many messages you're getting. And, that would be some great statistics to pull out individually, so people could see for themselves. Because you know, you hear the stats and studies, you know like, “Yeah, that's not me.” It'd be really interesting to know your numbers, and have that daily. I think you got to turn off the notifications, especially the alerts.

HANK COLEMAN: Right. That was the next thing I wanted to talk about. I mean, you'd mentioned the ding, as in the notification. That's dangerous, isn't it, from a productivity standpoint?

CRAIG JARROW: It's too much. If you're trying to get something done, and if you were doing something and I was sitting in the same office as you, and every 30 seconds I pounded on the table, you'd probably get enough and you'd be like, “Stop it.” But, yes, that's what a lot of our inboxes are doing, and that's what our phones are doing – they're chiming, they're dinging. And, I was meeting with a client not too long ago, and I swore in that 30 minute conversation we had, their computer must've chimed at least 100, if not 200 times. And, I was ready to just unplug the thing. But, anyway, you got to turn off those notifications, especially the inbox one. There are definitely ways to set up, and there are even some great tools for setting up notifications. For example, on your iPhone, you can have just your VIP messages notify you or whatever. But, you can't have

every email coming in popping up on your screen or giving you banner message, or giving you a noise, especially in Outlook or something like that in a desktop environment.

HANK COLEMAN: Right, right. It’s definitely a productivity killer. I’m looking forward to somebody finally coming up with the time studies on how much we actually either touch our phone or are actually in our email programs. And, I know, additionally, when they do the study that it will be out on *Time Management Ninja*. So I know I can’t wait to read that one.

CRAIG JARROW: I’m sure somebody’s done some studies. I’ll have to dig myself and see what out there and maybe we can find.

HANK COLEMAN: Sure. That would be definitely interesting to see. We got time for just one more question. And, I always like to end, kind of, on a note asking for your best tip. What’s your best productivity tip for me to take back control of my email inbox? If I could do only one thing, what’s the one thing that I’ve got to do to take back that control?

CRAIG JARROW: Ooh, that’s a tough one, considering I went through about ten different tips.

HANK COLEMAN: Yeah. I’m sitting here taking notes of stuff that I don’t even do. You know, I don’t archive other than the “Guy In A Box” folder. I don’t archive my emails. And, I’m embarrassed to say that I don’t have 37 folders, but I have at least 20, I think. So I’ve got some work to do on my own Gmail account.

CRAIG JARROW: I think I’d close this topic by saying that you have to unplug a little bit. You have to minimize the amount that you’re – you know, we’ve talked about checking it a few times a day, but in general,

you got to unplug your email when you can and when it's appropriate. Again, different circumstances different people, but you know, whether it's on vacation, which again we'll see people still check email, whether it's on the weekend, or whether it's in the evening. You know, whatever boundaries you can set for yourself, and you set those boundaries and unplug for your email. Start small, which is don't check email before you go to bed. But, then, on the weekend, if you're not on duty, then unplug from your email. But, again, set those expectations on how to reach you, and then definitely when you're on vacation or something like that, you got to unplug from your email. You got to let it go, and a lot of people go through withdrawal I think, but I think it's one button on most phones that turn an account on and off. I can go into my mail settings and, without deleting the account, turn the account off.

HANK COLEMAN:

Before I let you go, I know that was the last question. But, I wanted to quickly tell you about a post of yours on the *Time Management Ninja*, totally not email related, that has had a huge impact in my life. And, while I had you here on the phone, if I didn't mention it, I'd be remised. Back in June of this year, you wrote a post about a personal dashboard, which is kind of a [one page snapshot of your week ahead, along with your to-do list and your goals, all of them in one sheet of paper, your personal dashboard](#). And, I wanted to let you know that that post and that has made a huge impact in my own life. And, like I said, I'm a huge *Time Management Ninja* fan, and so I just wanted to tell you thank you for the great articles that you put out on Time Management Ninja, and now the 2 books. And, I'm going to link up my own snapshot – I use Excel. And, every Sunday, I review, I input the next week ahead into my Excel. I have a running log of all the weeks that I've been tracking and doing the personal dashboard. And, so I will link on *Money Q&A* a copy of my own personal dashboard, so the listeners can see what I mean

by it. But, I just wanted to tell you that it really did have a great impact on me, and I thank you.

CRAIG JARROW: Well, that’s great. That’s awesome, Hank. I’d love to hear stories like that. So thank you.

HANK COLEMAN: Yeah. Absolutely. We’ve been talking with Craig Jarrow who’s the publisher of the incredible productivity blog, “[The Time Management Ninja](#)”. He’s the author of two books. His latest, both on Amazon, “[Crush Your Procrastination](#)” and “[You Are Stronger Than You Think – The Best of Motivation from the Time Management Ninja](#)”. And, now, we’ve got two more to look forward to. One on productivity in the workplace, and then next spring – what’s the next one about in the spring or summer, again?

CRAIG JARROW: Yes, spring or summer, and it’s actually an original work on productivity and time management. I’m not quite ready to drop the title out there yet.

HANK COLEMAN: Sure. Okay, all right. Well, can I have you back after the New Year, when you finally do reveal what it is, so we can talk about it? How about that?

CRAIG JARROW: That’d be great. I love to come back.

HANK COLEMAN: Perfect. Well, thanks Craig. Thanks for being on the show. I really appreciate it.

CRAIG JARROW: I really enjoyed it. Thanks for asking me, Hank.

HANK COLEMAN: Be sure to check out [MoneyQandA.com](#), where I’ll have the transcript and the show notes from today’s show, as well as a link

to that personal dashboard that I promised you, right there on [Money O&A](#). Be sure to email me: Hank@MoneyQandA.com, should you have any questions or comments about today’s show. I’d love to hear from you. Until next time, thanks for listening.

NARRATOR:

Want to connect with Hank online? You can find him at: [Facebook.com/MoneyQandA](https://www.facebook.com/MoneyQandA). On Twitter: [@MoneyQandA](https://twitter.com/MoneyQandA) or on his website MoneyQandA.com. Thanks for listening this week and don’t forget to recommend this program to anyone you know who’s thinking about their financial future.

[End of transcript 00:36:42]