

HOW FINANCIAL SERVICE PROFESSIONALS CAN GO FROM SURVIVING TO THRIVING



Six Secrets For Financial Service
Professionals to Become More
Productive, Take Control of Their
Time and Increase Earnings

Jeff Garrett

I have some great content that I want to share with you. I am going to pull back the curtain on some material that I have spent a lot of money and time to discover.

I am going to show you the six secrets to become more productive, take control of your time and make more money without sacrificing your career, your health or your relationships. These secrets will also help you have better relationships, a better marriage, improved fitness and have more time to do what you want to do.

Who is this e-book for?

This e-book is for the mortgage, credit union, bank executive or financial services professional that's working 50, 60, 70 hours a week or more. If you're highly accomplished in your career and want to become as successful in your personal life, as you are in your career, you're in the right place.

If you're a high achiever wanting to become more productive, make more money and have more time to do what you want to do you're in the right place.

If you are at a point something has to change this e-book is for you.

We are going to be talking about a step by step game plan to help you balance your life with your high-powered career, providing you more time to spend with your family, your friends and your loved ones. I'm going to provide some unique tools to help you free up 10 or more hours a week, enabling you to take control of your time. I will provide a simple system to take control of your tech that will help you reduce your stress.

My promise to you today is to show you my six-step process, so you can create a roadmap to live life out of balance. You will have an individual path for living the life you desire at home and at work.

What Do You Have to Do?

First of all, this is going to take a willingness to change. Just like anything else, it's going to take hard work and it's going to take time. It's going to take at least three to four hours a week to get started and six to eight weeks to get it all in place. Once you form the necessary habits and set the proper routines. Once these are in place it becomes natural.

Does any of this sound like you?

You tell your wife, husband or significant other you'll be someplace by a certain time, but something always comes up. I used to have things come up all the time. I would tell my wife, Hey, I'm going to be home in 15 minutes. I'm on my way. Then I start returning emails. And 15 to 20 minutes later, I was finishing up another project. Then a half hour later, I'm like "Oh no, I said I was going to be home at 6 and it's 6:30". I don't know if this ever happens to you, but it certainly has for me.

Like in that example, I just shared with you, have you missed so many of your kids' events that they don't believe you when you tell them you'll be there?

Is your waist size expanding? Are you in the shape that you really want to be?

Are you getting less than seven hours of sleep at night? Is it because you can't sleep or because you're getting home so late at night you go to bed late and get up early just to go to work again?

Hey, I've been there. I left the house before my wife and kids got up. I missed family dinners. I missed vacations. I missed kids' events. I wasn't getting near enough sleep. I was burning the candle at both ends. Then I realized something just had to change.

Do you ever feel like your work has taken over your life? You are living to work rather than working to live.

If any of this sounds like you, I've got good news for you.

None of these things are the real problem. The real problem is you haven't implemented the six secrets into your work and life.

Once you implement these secrets, you'll be able to reduce your workweek by 10 – 15 hours a week, giving you time to do what you want to do. This really is possible, and I have helped hundreds of people learn how to do this.

Your marriage and relationships will start to dramatically improve. You'll take the vacations you deserve and use your paid time off. I have a story about that a little bit later.

Your relationships with your kids will improve too. You'll have time to work out, stay in shape or get back in shape and you'll do this all without sacrificing your income or impacting your career.

So, who am I?

My name is Jeff Garrett. I have been married to my wife Donna for over 30 years.



We have four grown children, two awesome young men and two beautiful, talented young women.

The youngest two kids are married. They all graduated from college. Our oldest daughter has master's degree. Our oldest son has a law degree. They are all highly motivated. More importantly I have great relationships with all of them.



I spent 30 years of my career in the corporate world. I was responsible for over a hundred team members and many times quite a few more than that. I helped many of them with the same strategies, plans and routines that I'm going to show you.

I love to help high achievers reduce their stress by learning to live life *out of balance*, putting them in command of their time so they can spend less time at work and live more.

Let me take a second just to tell you how I discovered the secrets to becoming more productive, more done in less time and making more money.

For the first 14 years of my career, I found myself controlled by my work. I was working 50 to 70 or more hours a week depending on the time of the year. I was in a seasonal business.



This is me in the late 80's early in my career. I was working well over 60 hours per week at this time. I used this brochure instead of a business card to set myself apart from the competition.

What I missed out on

I missed many of the major life events. In fact, I was so attached to my work there was a time I took my family on vacation. I took them to a lake that was about seven hours away from my house. I spent the night there and drove back home the next day so I could be at work to take care of a few things. Then I drove back again two days later to spend three days with them on vacation. I drove 35 hours and I left my family there to spend vacation by themselves. Pretty dumb right.

I traveled a couple of weeks per month which I'm sure many of you can appreciate. This put a lot of stress on my family and marriage. One day I decided this just is not the way I want to live my life. I knew I had to discover something different.

What I did

I invested hundreds of hours and well over \$200,000 of my own personal money in personal coaching, training CD's, workshops, and mastermind groups. I read over 2,000 different books. I attended a mastermind group to learn from others. I did all this to find a better way to live and work.

I put three routines in place that helped me tremendously. I've taught hundreds of people how to do the same.

There are six secrets you need to implement to take the leadership of your life at home and at work. We're going to dive into the secrets right now.

Secret #1

A lot of gurus tell us we have to strive to live life in balance and you have to get your life perfectly balanced. This is a myth. There is no way be in “perfect” balance. You might be there for a short amount of time, but you're not going to stay in balance. It's just not possible. You have to learn to *live life out of balance*.

What you should strive for is to not get too far out of balance in each of the six categories that I coach. These categories are the 6 f's. They are faith, fitness, family, finances, friends, and fun. These are the six categories that I like to measure balance. The key is to not get too far out of balance in any one those particular categories and make recalibrations when you do.

There are seasons in your life that unexpected things are going to happen. You're going to be out of balance in a category no matter what. It may be a project at work. You may start a new business. You may have or be in a seasonal business.

There's lots of things that are going to throw you out of balance. What you have to discover is how to bring yourself closer into balance in the categories that are way out of balance. Artfully adjusting your compass is crucial.

You do have the ability to control how far out of balance you get in each of the six areas and take corrective action.

Secret #2

One of the biggest lies is you have to work 50, 60, 70 hours a week to be successful. I thought this was the way to success too. I discovered there is a different way. I met many very successful businesspeople that work 35 to 50 hours a week and have extremely profitable businesses.

There are thought leaders out there that tell us you have to work 17 hours a day to be successful. I admit there are situations you may have to work 17 hours days for a short stint. If you do this for a long period of time however, there's a lot of things that are going to happen. Not very many of them are good.

I believe that there's a time for work and a time to play. Yes, work can be fun, but we have to balance our work and our play.

There is a research study that was done by John Pencavel of Stanford University. He attempted to quantify the relationship between hours worked and productivity. The study found that employee output falls sharply after a 50-hour work week. It falls off the cliff after 55 hours. So much so that if you're putting in 70 hours a week, you produce nothing more with those 15 hours extra of work. After 55 hours, you essentially wasted 15 hours of the 70 hours you invested.

Let's talk about a case study. Mike was working over 70 hours a week. He was totally out of balance in a lot of categories in his life and needed to regain some balance.

He had not taken a vacation with his family in over two years. His relationship with his wife was strained at best. He was missing a lot of his kids' events and disappointing them quite often.

Through coaching, we put some of the secrets into place. He decreased his work hours by over 10 hours a week.

We took a look at his calendar and we did a time study. I had Mike record three normal workdays in 15-minute increments. We figured out where he was spending his time. We were able to put some priority time blocks into place and actually take some things off of his schedule that he was doing that he didn't need to be doing. We were able to reduce his work week by over 10 hours and later we were able to find 15 total hours he could use more effectively. He was able to spend more time with his wife and kids.

His relationship with his wife improved because he was home when he said he would be home. One change I had Mike do was put a time in his calendar that he was going to leave work by every single day. I have learned if you don't schedule it then it likely won't happen.

Then he put a system in place each week so he could take his daughter to dance after school. He scheduled this as if it was a business appointment.

I highly recommend that you take your personal time and you schedule it in your calendar just like business appointments. That way you're not going to miss the important moments.

Mike was already earning well into six figures. His income actually increased by implementing the systems, routines and methods that I taught him. Most importantly

he accomplished this because he actually implemented the changes. Mike was coachable.

Secret #3

A well-planned out calendar is not a plan for your life.

Most people spend more time planning a two-week vacation than they do planning their entire life. Do you have a written plan for your life? If not, now is the time to do it.

Many business executives are familiar with a business plan, but not a life plan. You would be surprised at how many of them operate without a business plan, but that's another story.

So, let's talk about the plan for your life. It is a detailed document that takes into account the six categories that I spoke of earlier with a plan in place for each of these areas.

We start by developing a vision for each category of your life. The next step is to determine what steps need to be taken to attain the vision, much like a business plan. We use a template for the plan for life that helps you to create it. It generally takes a good 4 to 8 hours to write out your first plan.

I want to tell you just a quick story here. There's a client that I helped to develop a plan for his life. His name is Doug. Doug attended one of my workshops on planning for life. In that workshop, he discovered a lot of things that he wanted in his life. His wife attended the workshop with him. I highly recommend that you do a plan for life with your spouse or share that plan with your spouse. It's a great way to communicate and discover what you each want in life.

What Doug discovered is, "Hey, I'm not living the life that I really want to live". He really wanted to live where he and his wife grew up. He wanted to continue doing his current business, but he wanted to live in a smaller community. He found that he and his wife both felt the same way.

They actually moved the family back to where they grew up. Doug was able to keep his same business. He and his wife were able to have their kids grow up around their aunts, uncles, cousins and grandparents. This had an enormous impact on the quality of their lives.

It was a huge realization that both he and his wife wanted to be living in a different place. It took spending time writing their plan for their lives to discover this.

They moved their family there and changed their lives changed dramatically. It was a much happier life for them because they were able to have their kids grow up around their extended family.

There is a sad ending to this story. Doug's wife passed away after suffering a long battle with cancer. Because of the move he and his family were surrounded by family that were able to help them during this difficult time.

A Lesson Learned

A friend of mine and I were talking one day. He was meeting up with the former CEO of a company that we worked for. He asked if there was one question, I could ask him what would it be? I said just ask him for the best advice he thought he could give us.

So, he asked the retired CEO what's the best advice that you could possibly give us now that you have retired? Here is the advice he gave us. He said, take all of your vacation and all of your paid time off. He said, because when you leave this job or when this company leaves you, you're going to find out that nobody's going to come up to you and thank you for all those vacations that you didn't take with your family. They're not going to thank you for spending time at the office and not taking your paid time off. They are going to thank you for your service there. They might have a party for you or something, but nobody's going to thank you for the time that you missed with your family. This is a good reminder for all of us to make sure you're scheduling those vacations and taking that time off.



A lesson learned. One of our family vacations in Mexico on a zipline adventure.

Recap

Let's just take a look a quick recap of what we've covered so far. There's no such thing as living life in balance, you have to learn to live life out of balance. You don't have to work 50 - 70 plus hours a week to be successful. There are many businessmen that are out there working 35 to 50 hours that are extremely successful. You need to use a specific and strategic plan for your life and for your business. If you are spiritual, you should have a plan for your spiritual life too.

Secret #4

Great strategies and systems don't create guaranteed success. They're great to have, but they don't create success.

Your systems should be unique to you. If you don't implement individualized systems or routines, you'll not get the results you desire.

I know you're successful already, but if you have systems and you don't use those systems and use them to the best of your ability, you aren't going to get the results that you could obtain. Right?

Imagine that you had your email inbox clean, and your voicemail box was empty. Not because you didn't get emails or voicemails, but because you had a system in place to be able to keep on top of it. Would that reduce your stress level?

Let's take a look at another case study. I was working with Jack who is one of our past clients. Jack was trying to figure out how to get it all done. He was overwhelmed. He wanted to know how he could create systems and routines to help him get it done.

He had been trying to create systems and routines himself. He was working 10 or more hours a day plus he was working a lot of weekends. He had his cell phone on 24 hours a day seven days a week. He was responding to phone calls and texts at all hours of the day.

He told me he was waking up in the middle of the night, a lot of times, and looking at his phone and returning a text or an email. I don't know if you do that, but it's not a good idea to have your phone sitting right next to your bed. Of course, if you have a teenager, you might want to have it sitting there when they're out, but this isn't a good place to have your phone. One of the tricks you can do with the iPhone is to set up a night mode where the phone will not ring unless the person is in your favorites.

We put some recalibrations into place for Jack. We put a strategy together with him. We strategized how to reduce his workload. We found ways to help him reduce his workload. We came up with ideas. We started a not to do list of all the activities he was spending time on.

We looked at his telephone calls. We created a system and routine of when he would return calls and helped him realize he did not have to answer the phone just because it rang.

We also set boundaries for home. Once he walked in the door at home, he did not answer the phone for work. In fact, he put the phone aside so he did not look at it. I understand some of you are in positions that you have to keep the phone on and near you. It's good idea to put a system in place for your specific situation.

We put it a unique morning routine in place. It really helped him to get his day in a good starting position and helped him get into a good flow right away.

Then we implemented an individually created time priority management plan for his perfect week. He matched up his perfect week with his calendar and restructured his calendar.

The key thing for Jack's success was that he implemented these ideas. He actually did them and put them into place. He was coachable.

So, what happened because of Jack's recalibrations? He put his life plan together with his wife, discovering they had a lot of things that they hadn't really talked about before.

Jack was able to have better communication with his wife. He started communicating when he was going to be home at night. He communicated when he thought he was going to have a stretch of time that he was going to be working a lot of hours, so she could plan accordingly.

Now he goes boating with his wife on weekends. They bought a cabin on a lake to get away on the weekends. This was one of his goals and was in his life plan.

He has a weekly date night. He and his wife attend a bible study every Tuesday. He's home by 6:00 p.m. to make sure they have time to eat and get there on time. They used to always hurry through a drive through and eat on the way to the bible study and were frequently late.

He had a goal to lose over 80 pounds. He had lost 52 pounds due to improving his fitness and scheduling time to work out.

He is less stressed. His income went up. His overrides and bonuses increased because he was more efficient and effective with his time.

His CEO recognized his efforts, and he has been promoted and given more responsibilities. He is now on the executive leadership team and is line to become CEO.

Here's How We Do It

We help you discover your natural gifts and talents. We help you to have self-awareness and others awareness. We help you develop a plan for your life. We build a vision and plan for your business. If you want, we help you develop a plan for your spiritual life. We help you put together time priority and management systems. We help you put together a plan for your ideal week. We work together to implement morning, work and night routines. Finally, we provide ongoing support and accountability to make sure you create lasting change.

The Old Way

So, the old way versus the new way, the old way. The old way is people generally work a lot of hours, 60, 70 hours a week or more. They put work before family and they take calls and texts 24 hours, seven days a week. They put their career in front of their life and their family's lives.



I love to help people go from great to world-class with my maximizer strength.

The New Way

But there's a new way. And the new way is working 40 to 50 hours a week or less living your life and your business by your design. Operating your plan. Running your days, the way you plan them. Having systems and routines to make you more efficient, getting more done in less time. Having scheduled workouts to stay healthy and stay in great shape.

What Happens If You Get It Wrong?

I can tell you about a third of you reading this are likely to get divorced. That's according to the stats from the U.S. Census Bureau. They show that the divorce rate is 30.8%. If you've been married more than once, this statistic goes up dramatically.

Then there was a study by Medline and the website states that the chances of coronary heart disease CHD increase by 40%, for those who work longer than average hours. It's just a huge risk, right? So, if you're working more than average hours, that's 40 hours a week, you have a 40% increase in chances of coronary heart disease. That's huge. These are just two of the major life affecting events that could potentially have an impact on you if you don't change things and get it right now.

I've seen a lot of other things happen with men and women that I've worked with. Number one is either a dependency on drugs or alcohol. They found that they just had to have a drink or two or three to numb that day. I've seen people go into depression. I've seen parents that don't have very good relationship with the kids. They don't talk to their kids or spend time with them.

Then there's burnout. If you're going to work 60, 70 plus, especially if you're working 70, 80 hours a week or more, you are going to burn out. Bad things are going to eventually happen. Health suffers. Relationships suffer.

I have seen this too. People spend a lot of time with the people in the office that they work with and then the next thing you know they are having an affair.

These are all things that can happen to you. If you stay on the path, you're on and don't make a change.

It's time to get things right and do it now.

Secret #5

You can't live life out of balance without changing your mindset.

The first step is you have to believe you can be an effective leader while creating a life out of balance. By creating systems and routines that become habits you will become a more effective leader. You have to believe you can be great at your job and also have a life outside work.

So many people are addicted to their work and spend so much of their time at work. They don't have a life outside of their job or business.

You have to plan and prioritize your time for your family, workouts and leisure time. Like I said earlier, a lot of people that we work with put these as appointments in their

calendars. They plan to spend time with their family, to work out and to have leisure time and date nights.

Determine what is currently stopping you from living the life you want to be living. What's stopping you?

The Big Question

Is your success determined by how long you stay at the office or is it determined by how much you accomplish during the day? Ask yourself that question. Take a few minutes to ponder this.

Are you expected to work more than 50 hours a week? Are you rewarded for staying at the work late into the night? For some people the number of hours they put in is like an award that they wear on their sleeve.

Or is it, how much did I get accomplished today? I've seen so many people in executive and sales roles that are very effective and efficient. They can get more done in 40 or 50 hours than a lot of their peers can get done in 70 hours a week. You should really be trying to become more effective with your time than looking to spend more hours doing your work.

Secret #6

A lot of businesspeople try to make this happen on their own. How is that working for you?

Stop trying to make it happen on your own. Most top executives have mentors and coaches that have helped them in their careers.

I don't know if you golf, but a lot of people will hire a golf coach to help them with their drive, their short game, or putting. We hire coaches for our kids for their sports and hobbies. I don't know if you do it, but I sure did.

Many executives hire coaches as well. They do it to help them and hold them accountable. They strive to get a little bit better.

Stop trying to accomplish this without help. It's almost impossible to do this without help. The question is, where's it gotten you so far?

Are you investing in yourself? The average executive according to glassdoor.com makes \$160,077 a year. That's just the salary portion. Of course, there's bonuses and other compensation on top of that. I know many of you make a lot more than this.

According to a survey by the Center for Creative Leadership executives that have smartphones for work report interacting with work 13 ½ hours a day totaling 72 hours a week, including weekend work. So, if you're carrying a cell phone, I know there's a good likelihood that you're working 72 hours a week or more.

What You Need to Win

We're going to talk a little bit about what you need to win. You need to learn how to properly live life out of balance. You don't have to work 60 more hours a week to be successful. You need to operate from a structured plan for your life, your business and your spiritual life. You need systems and daily routines to ensure successful habits. You need to change your mindset to live a life out of balance. Don't do this alone. You need a coach that has been where you are and can guide you where you want to be. The six Crucial Reality Recalibrations alone are enough to propel you into your new life.

So now you have a choice.

You can take the information I just gave you and you can forget about it. You can stay on the path you're on. You can try to do it all by yourself. Just like you're doing now.

You can miss your kids' events and continue showing up late. You can continue missing the moments in the life that matter. You can continue being stressed in your relationship with your wife. You can continue to be exhausted from not getting enough sleep and not working out. You can continue to feel overwhelmed with full email boxes, voicemail and texts that you haven't answered. You can continue not having enough time to exercise or do the things that you want to do.

Or you can go down a different path.

One where you have more time to spend with those you love. You will have the freedom to take vacations with your family. You can have a great marriage. You will have great relationships with your spouse and kids. You'll make it to the moments that matter. You will have time to spend with friends. You will be able to work out and get in the shape that you've dreamed about being in.

The choice is yours.

What's holding you back?

I thrive helping other people become more successful or getting time back in their lives while putting more balance into their life. I want you to experience the life and career that you want and deserve.

I know some of you might want my help to transform your current situation. If so, we can talk about that and see if it's a good fit for both of us.

If not, that's fine too. No worries.

Ultimately the worst thing that can happen is to make a decision now to not make a change. You'll continue to be unhappy and stressed out. You will probably always wonder what it could have been like if you would have just set taken action.

Take action today. Get started now. Don't put this off another day.

READY TO TALK?

If you are serious about taking control of your time, increasing your productivity and increasing your income maybe we should talk. Fill out this brief survey by clicking the link. That way I get a better idea if I can help you.

[Your Turn: Tell Me About You!](#)

WHAT OTHERS SAY

"As a small business manager Jeff has really helped me focus on what my plan for the future is and held me accountable to the goals that I have for my organization and employees." - Eric Almquist, Branch Manager, Benchmark Mortgage

"I was working an average of 60 hours a week. Since I began coaching, I am currently at 45-50 hours a week. I am able to achieve more in less time." (See video below) - Jack Emkes, SVP Membership Engagement Retail & Mortgage, Collin Community Credit Union

"Teams led by Mr. Garrett have always performed within the top tier of the organization. This is an individual who leads by example and practices what he preaches." - Ernest Warren, SVP Chief Lending Officer at Credit Union of America

MEET JEFF GARRETT



WHAT I DO: I help Mortgage, Credit Union, Bank & Financial professionals work fewer hours (with better results), become more productive, increase their income & career potential and tap into 30+ years of financial services wisdom earned from my time in the trenches as a financial executive.

EXPERIENCE: I have over 30 years of experience in the mortgage and financial services industry. I have been in sales and sales management. I started my own mortgage branches and built a bank mortgage organization from the ground up.

I have led small teams and very large teams throughout the Midwest. I led a large team for the largest mortgage organization in the country.

I have always been a coaching leader. I coached my leaders and top salespeople to become more and achieve more. Many of them advanced in the careers and all of them increased their incomes.

AREAS OF EXPERTISE:

- Executive Business Coaching
- Improving Productivity
- Systems to Get More Done in Less Time
- Time Priority Management
- Increasing Income and Career Growth
- Business Growth Strategies
- Helping Discover Your Top Strengths and How to Use Them
- Team Member Engagement
- Leadership
- Sales Training

READY TO TALK?

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I look forward to talking with you soon.



Be Great!

Jeff Garrett