

How to Build Your Future

Build your future by investing in the present. Take steps that lead to a successful career by being informed and innovative. Make wise financial decisions that will offer stability and security for the future. And take care of yourself and...

Part 1 of 3:

Building Your Career

1.



Join a professional association. Every field has professional associations. Each field is different. Dues are required. But for students and young professionals they're often low. ^[1]

1. Inquire into a mentorship through your professional association. They sometimes offer them for members at the entry-level or internship position. ^[2]
2. Request help in finding a job. Professional associations often have job lists that other members provide. ^[3]
3. Seek help with your professional development. Many associations offer seminars, workshops and literature related to the field they represent. ^[4]
4. Attend your association's annual conference. It's an excellent way to network. Conferences include job fairs and a chance to connect with potential employers. ^[5]
5. Check into scholarships if you're a young association member (high school and college). ^[6]

2.



Move up the ladder. Make a list of objectives and work toward achieving them. Be its project manager or editor-in-chief. Build on your career by positioning yourself for a successful future.^[7]

1. Think outside of the box. Come up with new ideas for your company through innovative thinking. Look at the way things are and think about how they could be better.^[8]
2. Take on projects outside your comfort zone. Taking on more responsibility can help you to learn new skills that will enhance your career.^[9]
3. Solve problems rather than passing them on to other people. Maintain a "can-do" attitude.^[10]
4. Ask a mentor to evaluate your strengths and weaknesses to determine if you're moving toward your career objectives.^[11]
5. Adapt to new positions. As you move up the ladder recognize that the skills responsible for your promotion may not apply to your new position. Ask a mentor to evaluate your behavioral skill set to ensure you've kept pace with your promotion.^[12]
6. Be serious at work. Focus on your job and complete tasks with speed and consistency.^[13]
7. Improve your critical thinking skills. Analytical thinkers can foresee problems and prevent them from happening. Take a workshop or seminar that includes critical thinking methodology exercises.
8. Network as much as possible. Network within your company and within the community to gain visibility and to establish contacts^[14]

EXPERT TIP

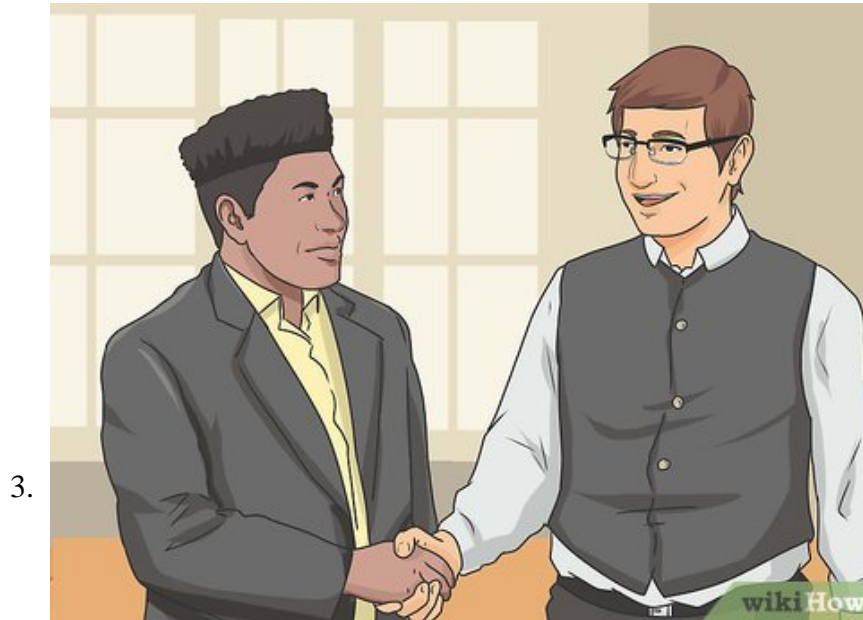
Picture 3 of How to Build Your Future

Chad Herst, CPCC
Mindfulness Coach

Chad Herst is the Executive Coach at Herst Wellnes, a San Francisco-based wellness center focused on Mind/Body Coaching. Chad is an accredited Co-Active Professional Coach (CPCC) and he has been working in the wellness space for over 25 years, with experience as a yoga teacher, acupuncturist, and herbalist.

Picture 4 of How to Build Your Future

Think about how your career choice can make use of your talents. When you're able to put together your talents and your career, you'll be more inspired than ever to go to work and continue to build an exciting, worthwhile professional future!



Consider making a lateral move when the time is right. A lateral move within your company or to a new organization can help your career. It gives you the chance to gain additional skills and knowledge.^[15] It can help prevent the restlessness and stagnation that sometimes accompanies too much time spent in the same work environment. There are many benefits to a lateral move.

1. A lateral move might pair you with a good boss or mentor.^[16] This is especially appealing if your current job doesn't have either.
2. Moving to a different part of the company that's more vibrant will lead to more visibility for you.^[17]
3. Moving from one organization or department to another will mean that you're meeting more people, making more contacts, establishing a bigger network of resources.^[18]
4. Changing to a different department could lead to more advancement opportunities, especially if you're stagnant in your current department.^[19]

Part 2 of 3:

Building Financial Stability



1.

Set up a budget that's realistic and will allow you to follow it consistently. Make a budget that can absorb the unexpected. A budget is a work in progress. Your financial situation will constantly change and if your budget has the flexibility to accommodate plenty of variables you can save, pay off debt and invest to make your money grow.^[20]

1. Track your expenses. Log all of your expenses for a month so that you'll know where your money is going. You can use an App or pen and paper but account for everything.^[21]
2. Allocate about 10% of your income for savings. Better to do a direct deposit so that you won't be tempted to spend.^[22]
3. Be patient and consistent. Depositing \$100 per month means you've saved \$48,000 after 40 years. Assuming a seven percent annualized rate of return, your \$100 per month deposit would equal more than \$260,000.^[23]
4. Long-term savings should go toward a 401(k). Aim for maximizing your 401(k) deposits.^[24]
5. Apply about 35% of your savings to housing and utilities.^[25]
6. Put aside another 10% if you have specific goals in mind, such as buying a new car or paying for you child's college education.^[26]
7. Cut back on unnecessary spending. Rent a movie instead of going to the theater. Drop your land phone line. Don't sign up for cable TV services you don't need.^[27]
8. Use the remainder of your income in whatever way you see fit. Food, entertainment, vacations etc.^[28]

2.



Reduce credit card debt. Credit cards place you at one remove from your purchases. The process insulates you from your spending because you're using a card (and not money) and don't have concrete "proof" that you're actually spending money. Credit card debt can accumulate quickly.

1. Implement a plan to pay off credit card debt using your budget. Know exactly how much you can afford to direct toward your credit card debt.
2. Pay off the card with the highest interest rate first, while meeting the minimum payment requirements for other cards.^[29]
3. Be consistent in your payments. Many people reduce the amount they're paying toward a credit card debt when they see the balance going down.^[30]
4. Pay with cash to avoid accumulating more credit card debt. Use cash for groceries, clothes, vacations and non-essentials.^[31]

3.



Grow your money by investing wisely. You can use your budget surplus to invest. Invest regularly over time in a diversity of places.^[32]

1. Apply 10% of your income to investments. Alternately, the money you've budgeted for savings can be split between savings and your investment needs.^[33]
2. Invest in stocks using an investment firm if you're not stock-savy. Over the past 70 years stocks have gained an average of 10% per year in value.^[34]
3. Mutual funds are a good choice for the average investor.^[35]
4. Offset the potential volatility of stocks by also investing in bonds and CDs. You're loaning your money out at interest so the balance is growing although usually not at the same rate as stocks.^[36]
5. Consider using an automated investment service. Their fees are low. They match your time horizon and goals with your investment.^[37]
6. Try regular monthly direct debit investing. It guarantees you'll be putting money aside for investments, taking the decision about where the money goes out of your hands.^[38]

Part 3 of 3:

Building Your Personal Life



Make time for your family. What will you remember when you grow older? Will it be nailing the Krimsley account? Or will it be seeing Ben ride a bicycle for the first time? Make a conscious effort to separate work and family time and be 'all in' with your family when you're together.

1. Discuss your work hours and expectations with your boss so that you can set some boundaries to prevent work from leeching away at family time.^[39]
2. Spend time with your spouse and children even if it means getting everyone together in the morning to exercise or stretch for fifteen minutes before leaving the house.
3. Institute a "no electronics" rule at the dinner table so that the family will pay attention to each other, rather than to their screens.
4. Take regular family vacations. This is a good way to focus solely on family without the worries of the workplace that follow you home.

5. Discuss childcare with your spouse. If you're both working you'll want to come up with a firm and fair plan with specific responsibilities for both parents.

EXPERT TIP

"Don't just communicate—speak from your heart, have soulful connections, and learn how to be transparent and vulnerable."

Picture 10 of How to Build Your Future

Chad Herst, CPCC
Mindfulness Coach

Chad Herst is the Executive Coach at Herst Wellnes, a San Francisco-based wellness center focused on Mind/Body Coaching. Chad is an accredited Co-Active Professional Coach (CPCC) and he has been working in the wellness space for over 25 years, with experience as a yoga teacher, acupuncturist, and herbalist.

Picture 11 of How to Build Your Future

Chad Herst, CPCC
Mindfulness Coach

2.



Create a circle of good friends. Lifetime friendships enrich your life. Friendships add texture to your connection with the world because you're sharing experiences, reliving good moments, making bonds with people upon who you can rely.

1. Make a list of people in your life who you feel close to. Invite them to your home for dinner or tea or to watch a movie.^[40] Your home environment allows for less self-conscious conversation.
2. Volunteer for a project or group for which you have conviction. Strong friendships are more easily made when you work together on areas of mutual concern and interest.^[41]
3. Use your current contacts to make friends. If there are people who you've met briefly through friends and liked, try getting in touch with them through your mutual friend.^[42]

4. Join a book reading circle. These circles usually meet regularly. Many of them last for years. Lifetime friendships are formed over a shared interest.



Get involved in activities for which have conviction and to which you connect. What is it that you like to do? What activities are you drawn to that seem the most authentic and richest in terms of the experiences they provide? Make a list.

1. Take a class that focuses on an area of interest. Cooking, coding, painting, archery . . . there are numerous classes available.
2. Sign up for a hiking or nature club if you like the outdoors.
3. Volunteer to be a big brother or big sister.



Take good care of your body. The physical state in which you arrive at your future can be like a payoff from a good investment. Take care of yourself so that you'll benefit in later years.

1. Maintain a healthy diet that includes fresh produce, lean protein sources, dairy products, and whole grains.^[43]
2. Eat wholesome meals three times a day. When you don't depend on one big meal daily, your body will reach a level of nourishment that diminishes cravings and helps you to naturally eat less.
3. Make regular visits to your doctor. Think in terms of 'preventive maintenance.' Vaccinations, screenings and regular check-ups can prevent serious illness that adversely affect your future.^[44]

EXPERT TIP

Picture 15 of How to Build Your Future

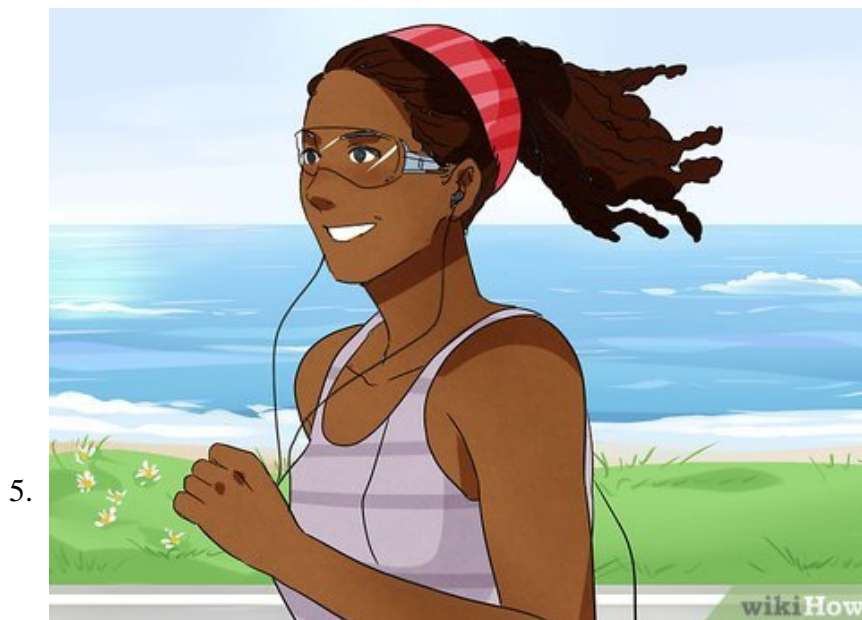
Chad Herst, CPCC
Mindfulness Coach

Chad Herst is the Executive Coach at Herst Wellnes, a San Francisco-based wellness center focused on Mind/Body Coaching. Chad is an accredited Co-Active Professional Coach (CPCC) and he has been working in the wellness space for over 25 years, with experience as a yoga teacher, acupuncturist, and herbalist.

Picture 16 of How to Build Your Future

Chad Herst, CPCC
Mindfulness Coach

Learn to care for your body and mind. Career coach Chad Herst says: "It's important to figure out how to take care of your health on a day-to-day basis. That usually involves things like exercise, nutrition, and rest, but it's also spiritual. We need to feel connected to something greater than ourselves, whatever that means to you."



Exercise regularly. Exercising has countless benefits including reducing the risk of heart disease and prolonging life.^[45] Exercising will help you to maintain normal weight. It will tone your body, strengthen muscles, keep bones strong and improve mood and sleep.^[46]

1. Try for 150 minutes per week of moderate exercise or 75 minutes of vigorous exercise.^[47]
2. Begin by walking 15 minutes or so every other day and gradually increase the time and pace until you're jogging 30 minutes every other day.
3. Alternately, try aerobic exercise, 25 minutes of vigorous activity three days per week.^[48]
4. Build muscle and maintain bone density through strength or resistance training. You can join a gym or work with weights at home.^[49]



Take care of your mind. When your state of mind is good, you make good decisions about all aspects of your life. You feel better about your life.

1. Get enough sleep. Try for a regular sleep schedule. Choose calming activities before bed. No electronics in bed. Being sleepy makes concentration more difficult, raises stress levels and increases mood swings.^[50]
2. Steer clear of drugs and alcohol. Keep your mind sharp.^[51]

You finished reading the article "**How to Build Your Future**" edited by the [TipsMake](#) team. We hope this article has provided you with many useful tech tips and tricks. You can search for similar articles on tips and guides. Thank you for reading and for following us regularly.