

us from our long-term goals? How much is our health affected by those missed appointments and our lack of exercise? How much is our wealth reduced when we forget our vow to save more and consume less? Why do we lose the fight against procrastination so frequently?

IN CHAPTER 5 we discussed how emotions grab hold of us and make us view the world from a different perspective. Procrastination (from the Latin *pro*, meaning *for*; and *cras*, meaning *tomorrow*) is rooted in the same kind of problem. When we promise to save our money, we are in a cool state. When we promise to exercise and watch our diet, again we're cool. But then the lava flow of hot emotion comes rushing in: just when we promise to save, we see a new car, a mountain bike, or a pair of shoes that we must have. Just when we plan to exercise regularly, we find a reason to sit all day in front of the television. And as for the diet? I'll take that slice of chocolate cake and begin the diet in earnest tomorrow. Giving up on our long-term goals for immediate gratification, my friends, is procrastination.

As a university professor, I'm all too familiar with procrastination. At the beginning of every semester my students make heroic promises to themselves—vowing to read their assignments on time, submit their papers on time, and in general, stay on top of things. And every semester I've watched as temptation takes them out on a date, over to the student union for a meeting, and off on a ski trip in the mountains—while their workload falls farther and farther behind. In the end, they wind up impressing me, not with their punctuality, but with their creativity—inventing stories, excuses, and family tragedies to explain their tardiness. (Why