

LIVING FORWARD

**A PROVEN PLAN *to* STOP
DRIFTING *and* GET *the*
LIFE YOU WANT**

**MICHAEL HYATT *and*
DANIEL HARKAVY**



BakerBooks

a division of Baker Publishing Group
Grand Rapids, Michigan

Michael Hyatt and Daniel Harkavy, *Living Forward*
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Published by Baker Books
a division of Baker Publishing Group
P.O. Box 6287, Grand Rapids, MI 49516-6287
www.bakerbooks.com

Printed in the United States of America

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Library of Congress Cataloging-in-Publication Data is on file at the Library of Congress, Washington, DC.

ISBN 978-0-8010-1882-4
ISBN 978-0-8010-1884-8 (ITPE)

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Authors are represented by Alive Literary Agency, 7680 Goddard Street, Suite 200, Colorado Springs, CO 80920, www.alive literary.com.

16 17 18 19 20 21 22 7 6 5 4 3 2 1

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To our beautiful brides, Gail and Sheri,
and to our wonderful kids!
You fill our lives with love, adventure,
and true companionship.

Contents

Introduction: An App for Your Life 15

Part One: Understand Your Need

1. Acknowledge the Drift 27
2. Understand the Mission 35
3. Appreciate the Benefits 43

Part Two: Create Your Plan

4. Design Your Legacy 57
5. Determine Your Priorities 69
6. Chart the Course 87
7. Dedicate One Day 103

Part Three: Make It Happen

8. Implement Your Plan	119
9. Keep It Alive	133
10. Join a Revolution	145
Conclusion: The Choice Is Yours	157
Acknowledgments	159
Life Planner's Quick Guide	163
Life Plan Examples	169
Notes	199
About the Authors	201

Introduction

An App for Your Life

The first step towards getting somewhere is to decide you're not going to stay where you are.

—John Pierpont “J.P.” Morgan

It was a beautiful July morning, and I (Michael) was hiking deep in the Colorado Rockies. The trail ran along a gurgling stream. Wildflowers were in bloom and the air was sweet with the scent of pine trees, cottonwoods, and rich earth. The temperature was a cool 64 degrees—perfect for a long hike. Arriving at the first milestone, a familiar footbridge over the stream, I paused to take it all in, totally lost in the experience.

Soon I took a second footbridge back across the stream and followed the trail away from it. Another ten minutes of steep uphill hiking, and I came to a dry creek bed that went

almost straight up. A little winded at this point, I decided I'd gone far enough, sipped a little water, and started back down.

After crossing the second footbridge back over the stream, I kept on the same downward trail—or so I thought. Strangely, I could no longer hear the stream. The forest was now darker and denser than I'd remembered. It took a moment, but it dawned on me that I was more than lost in the experience. I was actually lost! Somewhere along the way I'd taken a wrong turn and ended up on another trail.

I was, thankfully, using an iPhone exercise app that tracked my path. I pulled out my phone and prayed for a signal. Yes! Five bars. My path was traced on the map so I could see where I had started and every turn I'd taken along the way—including the wrong turn. In less than ten minutes I was back on the right path.

An App for Your Life

A mountain hike is one thing. Daily life is different. If you find yourself off course, you can't simply open a GPS app for your life. Or can you?

Whenever we use the term *Life Planning*, people get it. Whether we're talking about it in a speech, coaching session, blog post, or casual conversation, just about everyone recognizes the value of the concept—even if they've never really considered it before.

- Maybe it's because as they look around, they see a lot of unhappy people who don't have a clue how they ended up where they are.
- Maybe it's because deep down inside, they know they're drifting through life with no clear direction.

- Maybe it's because life is more complicated than they had initially thought, and they know they need a map.
- Maybe it's because life is not turning out like they had hoped, and they are ready to get things back on track.
- Maybe it's because they are in their forties, fifties, or sixties and cannot believe how fast the years have flown by.
- Maybe it's because the story of their life is good at this point, but they are aware of their limited time and want to ensure they live an even better story.

If this describes you, you have picked up the right book. A Life Plan is the app you need to stay on the path to the life you desire. Without a plan, chances are good you'll end up at an unintended destination: an unhappy marriage, an unfulfilling career, in bad health, or all of the above.

Most of us see the inherent wisdom of planning. We may plan for next year's vacation, our children's college education, or our own retirement. But for some strange reason, it never occurs to us to plan our lives. It didn't occur to the two of us at first either. But then we saw what we were missing.

Wake-Up Call

At age twenty I (Daniel) started my career in the mortgage industry. At twenty-three I was promoted to a management position. Over the next few years, the company grew from eight to seventeen branches. With a lot of hard work, I was able to attract and develop a winning team which led us to a rapid ascent to the top performing branch.

At twenty-eight I was promoted to a vice president position over all our branches. I oversaw two hundred loan originators

and leaders throughout California, Oregon, Washington, and Nevada. And that's when things got tricky.

The CEO of the company was a mentor and friend. He said he was grooming me to take his seat. The company had gone public the previous year, and the future looked incredibly bright. I was far exceeding my financial goals and couldn't imagine a better plan for my career.

But I sensed deep down that something was off. Many of my peers in the industry were wealthy by most standards, but many of them paid heavy prices for their success. Some were divorced or complained of unfulfilling marriages. Some had very challenging relationships with their teens who wound up in real trouble. Some could not make it through a day without the aid of a cocktail or drug. Few invested in their physical and spiritual well-being. As I looked around at many of the faster-paced industries, I saw some of the same trends.

At this stage of life—married with three little kids—I could see my life heading down the wrong path. These people were highly successful in one area of their lives—money—yet bankrupt in areas that mattered most. I wasn't judging, but I didn't like what I saw and knew a major change was needed to write a different story for myself. I thought long and hard about the path I was on.

As I reconsidered things, my definition of success began to change. What previously motivated me lost its attraction. I was no longer about income, possessions, or title. I wanted more but was unsure what I wanted more of. So I quit. It made no sense to some, but it made complete sense to me.

I decided to take a one-year sabbatical. During that time I explored the options for my next career and settled on starting a business-coaching company, which became Building

Champions, Inc. This is also when I was first introduced to the concept of Life Planning. I had become friends with author and sales trainer Todd Duncan. He played an instrumental role in helping me launch this new business, and Life Planning was a process he used in his training.

During my sabbatical I wrote my first Life Plan and later created the tool that is the foundation for this book. Believing that self-leadership always precedes team leadership, we start our clients with Life Planning before discussing business and leadership development. Over the years thousands have been helped by the Life Planning process.

Life Planning has been a big help to me too. More than twenty years after discovering and implementing the process, I not only avoided the fate of some of my colleagues, I've been able to structure my days around the things that matter most.

Michael's story is similar.

The Cost of Success

In July of 2000 the publisher of Nelson Books, one of the imprints of Thomas Nelson Publishers, suddenly resigned. I (Michael) was asked to fill the job and became responsible for the business. The division was in bad shape, that much I knew, but I had no idea just how bad. As it turns out, Nelson Books was the least profitable division in a company of fourteen divisions.

Over the next eighteen months I did very little other than work to turn things around. I was constantly on the road, and my team and I spent innumerable evenings at the office. We went from being the least profitable division to the most profitable. I was promoted again and given additional responsibilities.

But success began to take its toll. As the workload increased, exercise decreased. I ate more and more junk food and began to gain weight. I felt stressed and eventually ended up in the emergency room with what I thought was a heart attack. Thankfully it wasn't—just the worst case of acid reflux ever. But it scared me to death and got my attention. I realized that while I had a plan for my career, I didn't have one for my life. If something didn't change, I was going to burn out, break down, or worse.

On the recommendation of a friend, I hired Daniel as my executive coach. “Life doesn't have to be this way,” he encouraged me. It could be lived with purpose and balance. To show how, Daniel helped me create a Life Plan. It was the first time I had ever systematically thought about what outcomes I wanted to see in the major areas of my life outside work. For the first time in months, I started to hope.

“This won't insulate you from life's adversities and unexpected turns,” Daniel warned, “but it will help you become an active participant in your life, intentionally shaping your own future.” He was right. The experience of creating a Life Plan, regularly reviewing it, and updating it as necessary, has been transformational for us both. As our family, friends, career, and other interests have grown, our Life Plans have kept us on track, holding true to the things we value most.

It's from our own experience that we want to share with you the power of creating a Life Plan. Here's the great news. You don't have to be a middle-aged executive on the verge of burnout to benefit from Life Planning. In fact, the earlier you get started, the more influence you can have on getting the life you want—financially, relationally, physically, and spiritually. People at any stage will profit by taking the wheel and getting pointed in the right direction.

Our Promise to You

All of us get lost from time to time. We think we know the right direction, but we drift off the path. We may not be sure how to get back on track. Or maybe we know exactly where we're going, but we don't like the destination!

In this book we want to provide the clarity you need to articulate a vision for your life—your whole life—and develop a plan for getting to a better destination. It's all about being fully awake to the realities of our personal and professional worlds and using that fresh level of awareness to make better decisions and tell better stories with our lives.

Living Forward will heighten your sense of what's truly possible for you in life. If you feel out of balance, aware that your current pace is unsustainable; if you are making great gains professionally but don't want to neglect personal priorities; if you want to have better focus to succeed financially; if you have gone through a recent tragedy and suddenly become aware that life is short; if any of those are true, this book is for you.

Living Forward will equip you to make better decisions in every area of your life. The good news is that we have more control than most of us realize. Each day is filled with thousands of opportunities to change the story of our lives. We want to help you make the most proactive, intentional, and beneficial decisions possible.

Finally, *Living Forward* will position you to make the most significant contribution in this world that you can and add the most value to those around you.

It takes definitive action to see positive gains. Our goal is to get you in motion, so you can experience the change you want. In this book we will be continuously calling you

to action. We have coached individuals in every kind of life circumstance through this process and have seen remarkable transformation. All that matters—and this is critical—is that you are *ready for a positive change*.

What J.P. Morgan said is right: “The first step towards getting somewhere is to decide you’re not going to stay where you are.”

So let’s move forward.

Overview of the Book

Living Forward consists of ten chapters that take you on a journey through realizing your need for a Life Plan, the process of creating one, and the encouragement to make it happen. It’s all about equipping you to fill your days with the decisions that enable you to live a more proactive and intentional life. If you choose to follow our recommendations, you will have the tools and know-how to live life looking forward, not out of the rearview mirror. Here’s a road map for *Living Forward*.

Chapter 1: *Acknowledge the Drift*. We explore why so few people plan their lives and what happens when they don’t. It usually comes down to what we call “the drift,” a metaphor for understanding how we arrive at destinations we don’t consciously choose. If there’s a villain in the story, this is it.

Chapter 2: *Understand the Mission*. We define exactly what we mean by the term *Life Plan*, what it is and isn’t. We also share three powerful questions you can use to organize your plan—and your *life*.

Chapter 3: *Appreciate the Benefits*. We elaborate on the six major benefits of creating your Life Plan. It is important to connect with your *why* if you are going to make the effort to create and implement a Life Plan.

Chapter 4: *Design Your Legacy*. We encourage you to fast-forward to the end of your life and ask this question: “What will family, friends, and colleagues say when I am dead?” It might sound morbid, but it’s extremely useful. When you are gone, the only truly important thing you will leave behind are the *memories* you’ve created. How do you want to be remembered? The possibility of shaping those memories can be a powerful lever for motivating positive change.

Chapter 5: *Determine Your Priorities*. We help you identify your various “Life Accounts.” And we share an online assessment tool called the Life Assessment Profile™ designed to reveal your *passion* and *progress* in each of these nine major domains of life.

Chapter 6: *Chart the Course*. Once you have determined your priorities, it is time to create an “Action Plan” for each account. This is where you think through where you are and where you want to be. We help you create a purpose statement, describe your envisioned future, determine your current reality, and craft specific commitments.

Chapter 7: *Dedicate One Day*. By the time you get to this chapter, you will have all the tools necessary to create a Life Plan. Now—and not later—is the time to create it. We explain the value of scheduling a full day, how to prepare for it, and how to get it done.

Chapter 8: *Implement Your Plan*. This is where the rubber meets the road. The goal of Life Planning is to change your life and get you on the path to the life you’ve always dreamed of having. The key is margin—the time and energy to adopt new practices and achieve your results. We share three strategies for creating the margin you need to make the progress you want.

Chapter 9: *Keep It Alive*. A Life Plan is worthless unless you review it on a regular basis. We suggest a pattern of regular review—weekly, quarterly, yearly—and provide an agenda and resources for each. Based on our extensive experience coaching thousands of clients and seminar attendees, regular review and revision are crucial for making your Life Plan a living and effective document.

Chapter 10: *Join the Revolution*. Smart organizations encourage their employees to develop Life Plans. We explain why and how you can implement Life Planning in your organization—even if you aren't the CEO. The payoff will be more productive and engaged employees, creating a culture with a strategic advantage in today's competitive environment.

In addition to these chapters, we provide four sample Life Plans from people from a variety of life circumstances. These—along with a series of nut-and-bolt resources you can access at LivingForwardBook.com—show you how it all comes together in a single document.

The Journey Begins

We are grateful that you have chosen to read this book, and we are confident you can live a better story if you fully engage with the ideas and processes that follow.

Living Forward will resonate with those who want the peace that comes from knowing what matters most to them and how to fill their days, weeks, months, and years with actions that will enable them to make the greatest difference possible.

This could be more than the beginning of a book. It just might be the beginning of a transformed life—a life of purpose and intention. The change begins *now*.



Part One

UNDERSTAND YOUR NEED



Acknowledge the Drift

To reach a port we must sail, sometimes with the wind, and
sometimes against it. But we must not drift or lie at anchor.

—Oliver Wendell Holmes

I (Daniel) have a little cabin on the Oregon coast. The beaches of the Northwest are gorgeous and filled with some challenging and fantastic surf. During the fall and winter months, storms roll in and produce very large, clean waves. Unfortunately, the waves will sometimes surge with heavy winds and currents that can cause absolute chaos in the water.

It was one of those days. The waves were breaking toward the end of a nearby cape that juts more than a hundred yards into the ocean. I paddled out with three others, including Austin, who was new to surfing. Not long after making our way out, I noticed Austin was being swept past the cape to the sea. He was stuck in a very strong rip tide.

Austin was strong but lacked the water knowledge to get out of the current. It just kept pulling him farther along. I paddled to the edge of the rip and then toward him with the current. When I caught up, I directed Austin to change course. Instead of paddling toward the shore, which seemed to make sense, we paddled parallel to it. If we went far enough, I knew we would be out of the rip and in calmer waters. Then we would be free to paddle toward shore. It took half an hour, but we finally made our way back to the sand, exhausted.

Life can have the same effect on us. It is so easy for us to find ourselves stuck in a riptide and pulled off course. Worse, we can find ourselves in harm's way. Many people get into their forties, fifties, and sixties, look around, and realize they have been pulled out to sea. Perhaps their health is failing, their marriage is broken, or their career is stalled. Maybe they have lost their spiritual connection, and life seems meaningless and unfulfilling. Whatever the case, they look up and find themselves far away from where they thought they would be at this point in their lives. They have become victims of the drift.

How Did We End Up Here?

Drifting usually happens for one or more of the following four reasons:

1. *It happens when we are unaware.* Sometimes we drift because we simply don't know what's happening or what's really at stake. This happened in the story above. Austin was new to those particular waters and didn't have any experience with the currents.

This can happen in real life too. Maybe you were raised with assumptions about your health, marriage dynamics, or work that are simply unhelpful. We all have ideas about life that are inaccurate. Until we see differently, we just don't know.

2. *It happens when we are distracted.* I (Michael) once got caught in a riptide as well. Vacationing with my wife, Gail, in Hawaii, we took a boogie board out snorkeling. The underwater sights were amazing, but we were so distracted we forgot to keep track of the shore. When we finally looked up and around, we were hundreds of yards out to sea and had to swim for our lives to make it back!

Perhaps you're caught up in your career and find it more interesting than spending time with your family. Or maybe you're in a particularly busy season of parenting and neglecting your health. Maybe you're so enamored with apps and gadgets, you're not getting the work done that you were hired to do.

3. *It happens when we are overwhelmed.* Sometimes we take on more than we should. Sometimes we are given more than we think we can bear. Regardless, we feel swamped. To relieve the problem, we convince ourselves the situation is temporary. "We will give full attention to [fill in the blank] as soon as we get through this season," we promise ourselves and others.

Occasionally this is legit, but it's usually an excuse. This is especially true when we drift from one overwhelming situation to another, with no real attempt to stop and ask, "Why do I keep ending up in these situations?"

4. *It happens when we are deceived.* It's amazing how our minds work. We're often unconscious about the relationship between our beliefs and reality. "Whether you believe you can

do a thing or not, you are right,” said Henry Ford. In other words, what we believe about something often creates the outcome we experience.

This is especially relevant to the drift. Perhaps you think *you* can’t change. Or *they* won’t change. Or *the world* won’t change. You refuse to accept the fact that you have *control* and can affect the outcome. As a result, you drift, feeling powerless to change course.

The Consequences of Drifting

Drifting can have serious consequences, not only for you, but for those you love and those counting on you. In some situations drifting can be flat-out dangerous. It’s important to understand the consequences so you can avoid the problem and take corrective action now—while you still can avoid one or more of these five costly consequences:

1. *Confusion*. When we are drifting, we lose perspective. Without a clear destination in view, the challenges on the journey seem pointless. There’s no larger story to provide meaning to life’s smaller dramas. When this happens, we get disoriented. Like a hiker without a compass or GPS, we walk in circles, lost in a forest of unrelated events and activities. We eventually wonder if our life has any meaning and despair of finding purpose.
2. *Expense*. Drifting through life can also be enormously expensive, both in terms of money and—more importantly—time. Too often we zigzag our way through life, uncertain of the destination and eating up valuable and finite resources. Sometimes the best thing you can do is stop and get your bearings. While doing so may seem

to delay the journey, ultimately it is faster and cheaper in terms of getting where you really want to go.

3. *Lost opportunity.* Unless we have a destination in mind, it's tough to separate the opportunities from the distractions. *Will this situation move me closer to my goal or further away?* we ask. Without a plan, we have no way of knowing. There's no real sense of urgency, no reason to seize the opportunity, and no sense that we might lose it if we don't. Then it's easy to procrastinate. And most opportunities have expiration dates. If missed, they are often lost forever.
4. *Pain.* While some pain in life is unavoidable, we bring much of it on ourselves. Too often this is simply because we failed to plan. For example,
 - Without a plan for our health, whether physical, mental, or spiritual, we can end up sick, without energy, stuck in the doldrums, or . . . dead!
 - Without a plan for our career, we can end up unfulfilled, stalled, or unemployed.
 - Without a plan for our marriage, we can end up miserable, separated, or divorced.
 - Without a plan for our parenting, we can end up with estranged relationships, damaged kids, and real regrets.

This is the danger of drifting. If we attempt life's journey without a plan, we can find ourselves in trouble—perhaps deep trouble—fast.

5. *Regrets.* Perhaps the saddest consequence of all is getting to the end of life with deep regrets. We experience the “if onlys”:

If only I had eaten better, exercised more, and taken better care of my body.

If only I had spent more time reading, learning another language, or visiting other countries.

If only I had spent more time trying to connect with my spouse, listening rather than talking, and seeking to understand rather than being understood.

If only I had spent more time with my children—going to their games and recitals, taking them camping and fishing, and explaining how to navigate life.

If only I had been brave enough to launch out and start my own business.

If only I had been more generous, giving of my time, talent, and money, trying to help those who needed a hand.

We all know the truth of the adage “Life is not a dress rehearsal.” There are real consequences to getting it wrong. Many of us are working our way through those consequences now. There’s no way around it—we live in the aftermath of our choices. But the good news is, our decisions are the one thing we can control. Today’s the day to make those choices really count.

A Preview of the Process

Life Planning is the exact opposite of the drift. The drift is about passivity. Life Planning is about proactivity. The drift is about blaming our circumstances or other people. Life Planning is about taking responsibility. The drift is about living without a plan. Life Planning is about having a plan and working it.

This book is organized according to three goals we want to help you accomplish:

1. *Become aware of your current location.* We want to help you see where you are in relation to where you want to be. Fully acknowledging your current reality in every area of your life is critical to going in a better direction. We'll cover this in chapters 2–3.
2. *Decide where you want to go.* The essence of Life Planning is envisioning a better future. We want to empower you to dream. What kind of physical, mental, or spiritual health do you want to possess? What kind of marriage do you want to enjoy? What kind of career do you want to have? Why settle for drifting to a boring—or even dangerous—situation? We'll cover this in chapters 4–7 and provide you with some simple but powerful tools and templates to help you chart your desired course.
3. *Start working toward your destination.* Once you have acknowledged where you are and decided where you want to go, you can begin moving toward your goals. Yes, it will take work. But you are now aware of the gap and can begin filling your day with the actions that will close it. When you have a plan, every day becomes an opportunity to move toward your destination. We'll cover this in chapters 8–10.

Wherever you are, hear us: You may feel that you've drifted too far off course to get back on track, like the shore is just too far away. Perhaps you have given up hope and don't believe things can ever be different. This is simply not true. It's never too late. Be encouraged. You can't change the past, but all of us have the power to change the future. The right choices today will radically alter the shape of tomorrow.