

a. Commitment. Be fully involved in what you are doing and with whom you are doing it. Have a reason to get up in the morning.

b. Change Is a Challenge. View change as a natural part of life, as an opportunity to grow and develop, as something to look forward to rather than to avoid.

c. Control. Believe that you can influence the world around you and be willing to act accordingly. Be in charge of your feelings, actions, and goals. Control can be achieved through planning. Exercise control over your five valuable resources by planning (be aware, get accurate information, and take action). Define retirement in your terms, not someone else's.

See also Benefits; Leisure; Retirement.

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For Further Information

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The Social Security Administration can provide free, detailed financial statements to workers, estimating how large a benefit check they will get each month when they retire. Called the "Personal Earnings and Benefit Estimate Statement," it is available by mail free on written request from anyone who has paid Social Security taxes, is younger than 65 years old, and is not yet drawing benefits. Call toll-free, 1-800-937-2000, to request copies of the disclosure form, SSA-7004. This statement will also disclose how much a worker and family would get each month in disability or survivors' benefits.

-KATHERINE A. GRANT

PROCRASTINATION: OVERCOMING

Procrastination refers to the act of needlessly delaying tasks to the point of experiencing anxiety. For most people, procrastination while in school or at work is more common and results in more distress than procrastination at home or in the community.

Relationship to Work

People procrastinate in completing their work for a number of reasons.

1. *Fear of Failure.* Procrastination can be a way of avoiding situations that might result in failure. Failing to give a report to a committee avoids possible embarrassment, criticism from the audience, or difficult questions. Not submitting an article to a magazine guarantees that it won't be rejected.
2. *Perfectionism.* Perfectionists feel that they should be perfect in everything they do. They set overly high standards for all tasks, including those that are not important. Procrastinating can excuse an imperfectly done task completed at the last minute.
3. *Task Aversiveness.* Some work-related tasks are simply boring or repetitive. It is difficult to feel motivated by piles of repetitive desk work. However, some people feel guilty about idle time. By procrastinating, they stretch out the empty hours and fill them with timewasters. Or they procrastinate as the result of taking on too much work, which feels overwhelming to complete.
4. *Dependency.* Some people believe that if they put off doing their work, other people will help them complete it. Procrastinators may have learned that as deadlines approach, friends, and coworkers pitch in to help them in their distress.
5. *Lack of Assertion.* Some people have great difficulty asserting their rights or speaking up when they have been wronged. They will procrastinate when they

need to ask a supervisor for a raise, request a letter of recommendation, or criticize an employee for poor performance.

6. *Rebellion Against Control.* When people have little power, they may act in ways that increase their control. They might keep others waiting, come late to meetings that can't start without them, or not return phone calls.
7. *Difficulty Making Decisions.* People who have difficulty making decisions will put off this process as long as possible. Some people procrastinate on decisions so long that eventually enough deadlines pass so that only one last choice remains. However, this is rarely the best or wisest choice.

Application

In order to overcome procrastination, it is important to know which reasons for procrastination most often apply to you. Each reason for procrastination has different strategies for improvement:

1. *Overcoming Fear of Failure.* Use relaxation exercises to decrease anxiety and tension during anxiety-provoking activities. Imagine positive rather than negative outcomes resulting from completing the task. Try to engage in as many of the anxiety-provoking activities as possible, rather than avoiding them (see Self-Efficacy).
2. *Overcoming Perfectionism.* Focus on performing a task adequately rather than perfectly. As long as it meets basic requirements of competency, it does not need to be improved. Prioritize activities according to their importance. Whereas it is important to type a resume or cover letter for a job perfectly, it is unnecessary to worry about the wording of routine memos to coworkers. Don't take on extra work because you feel that others won't do the work according to your standards. Instead, delegate authority and share responsibility for work (see Perfectionism: Overcoming).
3. *Overcoming Task Aversiveness.* Accept free time without guilt. Completing a task early does not mean having to begin another. Use leisure time as a reward for engaging in boring or aversive tasks that have to be done. Learn to say no to assignments and requests that are unimportant or overwhelming (see Self-Managed Change).
4. *Overcoming Dependency.* If the activity indeed requires outside help, contact the relevant people early on, then complete the task yourself. Use decision-making skills to improve your own ability to

complete a task without help (see **Decision Making**). Be assertive about refusing help from overprotective others who may have intervened in the past.

5. *Overcoming Lack of Assertion.* The longer you wait to approach another person with a difficult request, the more anxious you will feel. Procrastination about interpersonal requests or criticism increases your chances of rejection, as the other person becomes irritated by the approaching deadline or has already made other plans. Adhering to deadlines will decrease the possibility of being turned down. Assertion training-learning to increase assertive skills-is helpful (see Assertion).
6. *Overcoming Rebellion Against Control.* Be direct about your feelings. Let someone know when you are angry, or when you feel powerless to change a situation (see Anger). There are positive ways to be indispensable, such as by providing new ideas at a meeting. Develop alternative solutions to tasks that seem to result in power struggles.
7. *Overcoming Difficulty Making Decisions.* Determine several avenues for gathering information relevant to making a decision. As you cover each source of information, make a list of advantages and disadvantages of each choice. As soon as you have depleted the sources of information, act on them. Procrastinating after you have enough information will not help your decision.

See also Anger; Anxiety; Assertion; Decision Making; Perfectionism: Overcoming; Self-Efficacy; Self-Managed Change; Time Management.

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