



The Australian Finance Podcast Episode Transcript

Episode: Time vs money: take control of your life with Nir Eyal

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Speakers: Owen Rask, Kate Campbell & Nir Eyal

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Episode transcript:

Owen:

Kate, welcome to this episode of the Australian Finance Podcast.

Kate:

It is good to be back Owen for a very special episode today, talking about something a little bit different to our normal money and investing content. But in my opinion, just as important. Because our podcast is all about helping our community invest their time and money better. And today, we're going to deep dive into the time side of things and explore some of the ways we can take back control of our time, schedule our life, and spend it in more meaningful ways. Plus, I want to dive into some of the root causes of distractions and why we're putting off some of the less pleasant tasks like doing our taxes, and how we can protect our time better. And I think this episode's going to be important for listeners at any stage in their journey. Regardless of what we cover in this episode, it's really important for your wider financial and life journey and maximising those choices in life, because you can spend all the time you want learning about your finances. But I think if you don't spend time learning to use your time wisely, it can all be a bit worthless at the end of the day.

Kate:

So to do all of this, we've got bestselling author of *Hooked* and *Indistractable*, Nir Eyal on the show today, who is an expert in this area. Nir, welcome onto the Australian Finance Podcast today.

Nir Eyal:

Thank you so much. Great to be here.

Owen:

Nir, I thought I'd jump in with the first question. I got to admit when I heard your podcast with Shane Parrish a while ago, I was just blown away. I thought, "Geez, this is really fascinating stuff." But one of the things that we talk about on the Australian Finance Podcast is basically how do we protect our money and make money basically. So we talk about building diversified portfolios. I know you're an investor, so you can relate to all of this. But we don't talk much about how do we protect our time.

Owen:

So I thought maybe this is a good way to start. How do we protect our time, and what are some of the strategies? I guess even why do we protect our time? What are some of the strategies, and how do we go about doing this in the first instance?

Nir Eyal:

Yeah. These two topics really do go together like hand in glove. We hear time is money, but I actually think time is more important than money. It's no coincidence that we use the same language to describe time and money. Right? We make money just like we make time. We spend money just like we spend time. We pay attention, just like we pay with dollars and cents.

Nir Eyal:

And yet we're so stingy with our money. Right? We minimise our taxes. We split checks with our friends if we go out to lunch, we clip coupons. We do all these things to save a buck. But actually, I think most people have it backwards, that we should be generous with our money and stingy with our time. Why? Because you can always make more money. You can always make more money. Right? You cannot make more time. Whether you're Jeff Bezos or Elon Musk, it doesn't matter. It doesn't matter how much money you have. They all have the same 24 hours in a day. We only have so many fixed hours. So it's absolutely essential that we make sure that we use our time just as efficiently, if not more so that we do with our money.

Owen:

It's a fascinating thing. Right? Because I don't think many of us stop to think about that. We kind of get frustrated at how much time we don't have, yet we go and do it on frivolous things and distractions as we're about to get to. So Kate, this is your question. I don't want to take it away from you. I know this is the one you wanted to ask Nir. So go for it.

Kate:

Yeah. If we're thinking about time as a more finite thing, a bit more precious, one of the things that often stops us using it in the way we want is all of those pesky little distractions. And I know when I was, reading well actually listening to your audiobook, you mentioned that distractions will always exist, and managing them is our responsibility. And I was wondering if you could talk a bit more about distractions and what the cost is of letting them just run wild in our lives.

Nir Eyal:

Absolutely. Yeah. So to continue this analogy with money, we wouldn't sit on the corner and say, "Here everybody, take my money. Here's a few dollars. Here's a 10, here's a 20." We wouldn't just give anybody our money. And yet when it comes to our time, this finite resource, we give it to whoever asks for it. Right? Some stupid thing's on the news? "Okay. Yeah. I'll give you my time and attention." The kids want this, the boss wants this, your phone buzzes, and rings, and dings. "Yeah, sure. Take my time. Take my attention as if it's worth nothing."

Nir Eyal:

And that's a big, big mistake. Because what this leads to is a life filled with regret. That's ultimately what it leads to. Because look, fundamentally, there's nothing wrong with going on Instagram, or watching television, or reading the news. But when it comes at the expense of other things in our life, when it becomes a distraction, that's when it's a problem.

Nir Eyal:

So I wrote *Indistractable* for me more than anyone else. You see, I was very distracted, and I needed help. And in fact, it took me five years to write this book because for four of those years, I was really distracted, and it was hard to finish the book. But when I dove into the literature, into the psychology literature of why do we get distracted, I changed my life. I mean, there's no air of my life today that's not affected by my ability to do what I say I'm going to do. Whether it's eating right. I do that. If I say I'm going to exercise, I do it. If I say I'm going to be fully present with my family, I'm there. If I say I'm going to work on that big project and achieve my professional goals, I do it.

Nir Eyal:

So this is the skill of a century. Because if you think the world is distracting now, it's only going to become more distracting. So it's absolutely critical that we learn for ourselves how to become *Indistractable* and teach our kids how to be *Indistractable* as well. Because this is truly the skill of the century. If you're not reading the books you say you're going to read, if you're not going to bed on time, if you're not getting enough sleep, if you're not following through on other goals and objectives in your life, this is why. It's not that we don't know what to do. I mean, this is the first time in history where we all basically know what to do. And if we don't, we Google it, right? If you don't know how to do some thing, you can Google it in a second and get the answer.

Nir Eyal:

Because we all basically know, right? Who doesn't know how to diet, right? You eat right. You exercise. We know that. Who doesn't know that if you want better relationships with your family, you have to be fully present with people? Who doesn't know that if you want to Excel at your

job, you have to do the hard work, especially the stuff that other people don't want to do. Who doesn't know that if you want to achieve financial, you have to save and invest? Right? We know what to do. We just don't do it. We keep getting in our own way. We keep getting distracted. So the solution is to become Indistractable, is to be the kind of person who does what they say they're going to do.

Owen:

What's what's the difference there between traction and distraction? I guess this is an important distinction.

Nir Eyal:

Very important, right? So this is where we start. So what is this word distraction? Well, the best way to understand what distraction is to understand what distraction is not, what's the antonym. The antonym of distraction. Most people will say if I say, "What's the opposite of distraction," okay? Think for a minute. Most people will say the opposite of distraction is focus, right? I don't want to be distracted. I want to be focused. Not exactly. The opposite of distraction is not focused. If you look at the origin of the word, it comes from the Latin root [inaudible 00:07:26], which means to pull. And you'll notice that distraction ends in this word action A-C-T-I-O-N, reminding us that distraction is not something that happens to us. It is an action that we take, right? It's not that there was some ping or ding moment, my iPhone rang and I got distracted. No, I got distracted. It is an action I take.

Nir Eyal:

So the opposite of distraction is not focus. The opposite of distraction is traction. Okay? Traction and distraction. Traction is any action that pulls you towards what you said you were going to do. An action that you take that moves you closer to your goals, closer to your values, helps you become the kind of person you want to become. The opposite of traction of course, distraction. Any action that pulls you further away from what you said you were going to do, further away from your goals, further away from becoming the kind of person you want to become. Those are acts of distraction. So this isn't just semantics. This is really important. Because I would argue that any action can be traction or distraction based on one word. And that one word is forethought.

Nir Eyal:

So many people, they try and vilify, they try and moralise and medicalize distractions. They say, "Facebook is super bad for you. It's melting your brain. Video games are hijacking our kids' minds. This stuff is addictive." And I say, "Hold on a second. Actually, the literature doesn't support that. And it's a very unhealthy attitude." I would argue that anything you want to do with your time is fine. You want to play a video game? You want to watch a rugby game? You want to go outside, take a walk? Whatever you want to do with your time, it's up to you. It's not up to me. It's up to you how you spend your time. But do it with intent. Do it with forethought. You want to watch something on Netflix. You want to waste your time? That's fine. The time you plan to waste is not wasted time. So those are acts of traction. As long as they are planned for in advance. As long as they're done forethought.

Nir Eyal:

Conversely, what we find is the leading source of distraction, it's not the usual suspects. It's not Candy Crush on our phones. It's not Instagram. That's not the usual distractions. The most common distractions are the ones we don't even realise are distracting us. Let me give you an example.

Nir Eyal:

For years, I would get to work, and I would sit down at my desk, and I would look at my to-do list and say, "I've got that really important task I need to finish. Right? I've got that report I need to work on. I've got to finish my taxes. Whatever the case might be, I really got to do that thing I've been delaying, I've been procrastinating. Okay. I'm going to get started. Let me do that. Here I go. Right now, I'm going to get started. But first, let me check some email." Right? Let me just scroll that Slack channel. Let me just check the news real quick. Let me do this stuff that I think is, that's an important task to do. I got to do that sometime today. Right? It's on my to-do list. So let me just do that stuff real quick. I'm being productive, right?

Nir Eyal:

Well, if it's not what you planned to do with your time in advance, it's just as much of a distraction as playing video games. So that is the most dangerous form of distraction, the distraction that tricks you into prioritising the urgent work and the easy work at the expense of the hard and important work we have to do to move our lives and careers forward. So just because something is a work-related task, doesn't mean it's not a distraction. In fact, that's the worst kind of distraction, because you don't even know it's happening.

Nir Eyal:

So now we have traction and we have distraction. Okay? So we have these two arrows if you can imagine pointing to the right to the left. Things that move me closer to what I said I'm going to do. Actions that take me away from what I say I'm going to do.

Nir Eyal:

Now we have to ask ourselves, well what prompts us towards traction or distraction? Now we have what we call triggers. And there are two kinds of triggers. The one that everybody thinks about when it comes to distraction, we call external triggers. External triggers are things in our environment that can lead us towards traction or distraction. These are the pings, the dings, the rings, anything in our out outside environment that leads us towards traction or distraction. If it's a reminder on your phone that says, "Hey, now it's time for that meeting you planned for. Now it's time to go exercise. Now it's time to do that thing you said you were going to do." Well that's an act of traction. That external trigger can be very helpful.

Nir Eyal:

But if that external trigger leads you away from what you plan to do, if it's some silly news alert that tells you about somebody's problems 3,000 miles away that has nothing to do with you. And now you're not doing your work or you're checking email, you're doing whatever is not what you

said you were going to do, well now that's leading you towards distraction. So to now that's not helpful at all right? That's leading you away from what you said you were going to do. So those are external triggers.

Nir Eyal:

But here's the kicker. Here's the interesting part. Turns out studies find that external triggers are only 10% of the time we get distracted. They only account for 10% of the time we get distracted. So when we do studies on why people get distracted, the pings and dings, the things that we tend to blame are only 10% of the time. So what's the other 90%? The other 90% of the time that we get distracted, we don't get distracted because of an external trigger. We get distracted because of what's called an internal trigger.

Nir Eyal:

What is an internal trigger? An internal trigger is an uncomfortable emotional state that we seek to escape. Loneliness, boredom, stress, fatigue, anxiety, uncertainty. This is the cause of 90% of our distractions. So distraction, procrastination. These are not character flaws. This is not a moral failing. It's simply that we haven't learned how to deal with discomfort. This is the root cause of distraction. This is what took me five years to research, right? We love to blame, "It's my phone's fault. It's the news' fault. It's Twitter's fault." It's everybody's fault except for the fact that I don't know how to deal with discomfort. So whether it's too much news, too much booze, too much football, too much Facebook, you will always get distracted unless you understand this very important truth.

Nir Eyal:

Time management, and I would actually say money management, is pain management. Time management is pain management. If we don't know how to deal with discomfort, if we don't get to the root of the problem, we'll find every reason why something else is causing us to behave the way we are. When fundamentally what we have to do, the first step to becoming indistractable is to master our internal triggers, or they become our master.

Kate:

That's really interesting to think about. And I think after I listened to your audiobook, I was like, "Why am I watching TV for five hours in the evening? And what am I trying to avoid? And why am I actually using this as a distraction?" And I think as you kind of went deeper and deeper down that rabbit hole and kept asking yourself why, and why, and why, it was really interesting to do that experiment. And I realised I couldn't give myself a limit, one or two episodes a night. It was just all or nothing. So at the moment, I'm on a 30 day no TV cleanse.

Kate:

But I know in the book, you talked about finding the root cause of our distractions. Do you have suggestions for listeners on actually getting to the cause of why they're doing what they're doing?

Nir Eyal:

Yeah. So that's a super important step in mastering those internal triggers. And I appreciate your vulnerability in saying that I think many people struggle with, that's average is five hours a night is average. Which is so interesting because we constantly hear people saying how, "I have no time." Right? "I have no time"-

Kate:

Yeah. I was saying that to people too. Yeah. For some reason I would do this.

Nir Eyal:

I don't know in Australia. But the average American that's exactly right. They spend five hours a night on TV, and yet we all complain how we don't have enough time for exercise. We don't have enough time for this. We don't have enough time for that. But the time is there, it's just about how we allocate it. So we have to ask ourselves, what are we trying to escape from? What is the discomfort that we are leaving?

Nir Eyal:

And what I advocate for is not quite as extreme as what you're doing. I'm not saying anybody should excise these things that they enjoy from their life. If you like TV, go for it. Enjoy it. But decide in advance when you will watch TV, right? So the second step to becoming indistractable, but the first step is to master the internal triggers.

Nir Eyal:

The next step is called making time for traction. Okay? So we talked about the difference between traction and distraction. So if what you want to do with your time is to watch some TV, great. Do it. I want you to. But I want you to do it based on your values and your schedule, not someone else's.

Nir Eyal:

So what we have to do the start of every week is to ask ourselves how can we turn our values into time. What are values? Values are attributes of the person you want to become. I'll say it again. Values are attributes of the person you want to become. So what we have to do is ask ourselves how would the person I want to become spend their time? So instead of having a five year vision, or a 10 year plan, or a regrets of the dying, right? Let's start with tomorrow, just tomorrow,. How would the person you want to become spend their time tomorrow?

Nir Eyal:

So I asked people to divide this question into three sub domains. You, you are at the centre of these three life domains. If you can't take care of yourself, you can't take care of others, you can't make the world better. So ask yourself, how would the person you want to become spend that time taking care of themselves? And you can spend that time any way you want. You want to watch TV, play video games, read, pray, meditate, paint? Whatever you want to do, go for a walk. It doesn't matter. You can do anything you want with that time. But put it in your schedule. So if you say, "You know what? I really like watching TV. And two hours a day is about what I

want. Not five hours. Maybe I want two hours," or whatever it is. You want seven hours. That's also fine. But put that time in your schedule in advance.

Nir Eyal:

Then the relationship domain. Part of the reason we have this loneliness epidemic in the industrialised world is that we used to whole place for relationships, right? People used to go to church. They used to go to Kiwanis Club. They used to go to local community groups, bowling clubs. These institutions are dying, unfortunately. So what's happening is people don't have the time in their day scheduled for these regular relationships. So what do they do? They fill them with distractions, right?

Nir Eyal:

So what I encourage people to do is to make that time with your kids, with your spouse, with your brothers and sisters, your parents, your community members. Put the time in your schedule. Doesn't have to be every day. But make sure, we know that loneliness is as detrimental to our health and wellbeing as smoking and obesity. So we've got to plan that time in our schedule.

Nir Eyal:

And then finally, the work domain. Now, this is where most people spend most of their time. So it's very important that we separate work into two sides. There's one type of work that's called reactive work. Reactive work is reacting to notifications, reacting to phone calls, reacting to meeting requests, reacting to all this stuff. Low performers studies find spend their entire day doing reactive work. Okay? Because they take comfort in being told what to do all day. High performers spend at least some of their day doing what's called reflective work. Reflective work is the kind of work that can only be done without distraction. Planning, strategizing, thinking for God's sakes requires us to do so without distraction.

Nir Eyal:

So you have to plan at least some time in your day for that reflective work. Because if don't, you're going to run real fast in the wrong direction. So it's absolutely imperative that you make at least some time. Even if it's 20, 30 minutes in your day, very important to have that work time, that reflective work time.

Nir Eyal:

So to answer your question, the first thing we have to do is to decide for ourselves what is the difference between traction and distraction? And the only way to do that is to make a time box calendar, as opposed to a to-do list. A to-do list it turns out is one of the worst things you can do for your personal productivity. And we can get into why. A much better technique is to put down in your schedule how you want to spend your time. Why? Because if you don't, you can't call something a distraction unless you know what it distracted you from. You can't call something a distraction unless you know what it distracted you from.

Nir Eyal:

So if you can't look at your calendar and say, "What is traction? I plan to watch TV for two hours." Great. That's now traction. Everything else is a distraction. And the only way you can do that is to decide in advance how you want to spend your time.

Nir Eyal:

By the way, just like you do with your money, right? I'm sure you advocate for this when it comes to how you spend ... you make a budget, right? But again with our time, somehow we keep a to-do list. A to-do list is like Santa's wish list. You know when you were a kid and you had this wish list of all the things you want Santa to bring you or your parents to buy you for the holidays? It's limitless, right? This is why to-do lists are so bad is that there's no constraint. Right? So when you become an adult, you say, "I can't have all the things I want. I need to budget my money." Same thing goes with my time.

Kate:

Yeah. I think the to-do lists have been a challenging thing to get over because I've been using them for so many years. And it wasn't until last year when I had so many different things on my plate, and I realised my to-do list was becoming a five page long to-do list. And I just dreaded looking at it. And it was at that point, I was like, "This is just not working."

Nir Eyal:

Right. Right. And this is what I call the tyranny of the to-do list, is that we're working real hard trying to check off all these cute little boxes. And then we get home from work at the end of the day, we're exhausted because we've been working so hard. And we look at the to-do list, and there's still a million things we haven't achieved. So what does this do to our psyche? It reinforces day after day, week after week, month after month, year after year, you're a loser. You don't follow through. You can't do what you say you're going to do. You said you're going to do this stuff on this to-do list, and you didn't do it. That's horrible.

Nir Eyal:

So instead of blaming this stupid technique, we blame ourselves, as if something's wrong with us. And then you hear people saying silly things like, "I'm no good at time management." It's not that you're no good at time management. It's that you're using a technique that's no good.

Nir Eyal:

And just to clarify, I'm not saying that writing things down on a piece of paper is a bad idea. That's a great idea. Getting things out of your head and writing them down, wonderful. The problem is that people stop there. What you have to do is to turn those tasks, right? To turn these things that are important to you to get done into time.

Nir Eyal:

So it turns out that people who run their life on a to-do list, who measure themselves by how many cute boxes they check off, they actually take way longer to finish stuff. They actually get less done than the people who use this time boxing technique that I talk about in *Indistractable*. Where the new measurement, the new thing that you need to measure yourself on is not how

many things did I get done? It's did I do what I say I was going to do for as long as I said I would without distraction? That's it. It's not about finishing the task. It's did I do what I said I was going to do for as long as I said I would without distraction? And even if that's 30 minutes, right? I did my taxes or whatever for 30 minutes without distraction. People who use that methodology get way more done. They actually finish more, even though they're not planning to finish. They're planning to just work without distraction. They get more done than the to-do list devotees.

Owen:

Nir, can I just jump in? So without giving too much away what's in the book, can you just explain, is this as simple as ... because I imagine people are listening to this maybe while they're driving something. Is this as simple as I go into my Google Calendar and I say I'm going to write an essay. And that's going to be three hours on a Monday between 9:00 and 12:00. Is that what you're talking about? You're talking about budgeting time in a sense, or can you elaborate on that?

Nir Eyal:

It's one of it. It's one of the techniques. So there's four big strategies. So we talked about the arrow pointing to the right and to the left, traction, distraction, internal triggers, external triggers. So now we have a strategy for all four points.

Nir Eyal:

So tactics are cheap, right? Tactics are what you do. Strategy is why you do it. So that's what I want your listeners to take away is the strategy. The strategy is number one, you have to master the internal triggers. No technique, no tip and trick, no life hack works if you don't first know what to do with the emotion, right? If you do everything I tell you in the book, but you don't know what to do and you don't feel like doing the task, right? How many times do we say that to ourselves? "I need to go exercise. I don't feel like it. I need to work on that big report. I need to reallocate my portfolio. I need to do this, this, and the other. But I don't want to, I don't feel like it."

Nir Eyal:

It's a feeling, right? And it's an icky, sticky truth we don't like to address, but that is the number one cause of why we don't do what we say we're going to do. It's because we don't know how to manage discomfort. And it's not easy. Right? You have to have tools at your disposal to know how to master those internal triggers. And there's over a dozen different things you can do we can talk about some of those. So that's number one. Step number two is making time for traction. So that is exactly deciding in advance how you will spend your day, and then going beyond that.

Nir Eyal:

So time boxing has been around for a very long time. I didn't invent that technique. It's one of the most well studied principles. It's called setting an implementation intention. There's thousands of studies that show this is by far one of the most effective things you can do for your productivity and your happiness is making that time box calendar. But then we can go beyond that. For example, schedule syncing, right? What do you do if you have a schedule, but your

boss has something else in mind? What do you do then? What do you do if your spouse or your kids have something else in mind? Right? So we talk about how do you do a schedule sync. Very, very powerful technique. So there's some higher level advanced stuff, which we can talk about as well. But that's not enough.

Nir Eyal:

The third step is to hack back the external triggers. So we talked about how those external triggers, even though 90% of distraction is caused by internal triggers, there still is 10% of the distraction in your life that comes from these external triggers. Well, the good news is we can hack back those external triggers. What do we do about our phones, about our computers, about our kids, right? We love them to death, but they can be a distraction, especially when so many of us are working from home. What do we do when the external trigger is you your kid? So we can hack back all these external triggers.

Nir Eyal:

And then finally, the last strategy is about preventing distraction with pacts. A pact is when we make a pre-commitment. We decide in advance what will prevent us from getting distracted? So this is how we erect a firewall, right? A barrier to preventing us from getting distracted after we implement the other three steps. So it's really about these four steps in concert.

Kate:

I know one of the tools that you mentioned was the 10 minute rule. And that's something that's helped me sitting with that discomfort. So when I'm working away, I know I've got to work on this task for another few hours and I'm really tempted to just go on Instagram for ... and I'm like, "It'll just be a few minutes," but it never is a few minutes. And one of your suggestions was just give yourself 10 minutes. If you still feel like going on Instagram after 10 minutes, then you let yourself do so. Are you able to talk about that technique a little bit? Because I think it was really helpful for me. And it might be helpful for listeners.

Nir Eyal:

Absolutely. Yeah. So this is one of the techniques that we can use to master these internal triggers. And again, there's many different tools you can use I talk about over a dozen different techniques. So arrows in your quiver ready to go. So that when you feel that discomfort, you know what to do with it. So it leads you towards traction rather than trying to escape that discomfort. This is what most people do. They look for an escape from the discomfort, with something that they later regret doing. Going on Instagram, or watching TV, or taking a drink, or whatever to get their mind off of that discomfort.

Nir Eyal:

So one of the techniques is called this 10 minute rule. The 10 minute rule says that you can give in to any distraction, but not right now. Not for 10 minutes, but in 10 minutes. I have sometimes people misinterpret this and they say, "So I can check Instagram for 10 minutes?" No, no, no. In 10 minutes, not for 10 minutes. In 10 minutes.

Nir Eyal:

Why is this so effective? Because we know that abstinence backfires. Oftentimes, abstinence backfires. Because when you tell yourself not to do something, "Don't do it. Don't do it. Don't do it. Don't do it." When you finally do it, when you finally let yourself smoke the cigarette, or eat the chocolate cake, or check Instagram, the relief of not having to tell yourself not to do something feels good. It reinforces the very behaviour you're trying not to do.

Nir Eyal:

So telling yourself, "No, don't do it," actually really can backfire. Instead of telling yourself no, tell yourself not yet. You're a grown person. You're an adult. You can make your own decisions, and you can check Instagram. You can have a chocolate cake. You can smoke the cigarette. Whatever you want to do. Whatever distraction you want to give into, you can give into it. But not right now. Wait 10 minutes.

Nir Eyal:

So I write every single day. I've been writing professionally for over a decade now. Let me tell you, it never becomes easy. It never becomes a habit. Writing is hard work. And all I want to do when I'm writing is to just check email for a quick sec, or let me see what's going on in social media, or what's happening in the news? I'm trying to escape the discomfort of writing because writing is really hard, right? But instead, what I say is when I feel that urge, when I feel that discomfort, that internal trigger rearing its ugly head, I tell my phone, "Set a timer for 10 minutes." And now my job is to just sit with that sensation, to do what's called surfing the urge. I take a deep breath and I come to grips with why am I feeling when I'm feeling. "Oh, okay. This is really important to me. I really want to make this a great article. I really want to write well. This is important to me. So this is why I feel this tension." So it's about I teach you this script on how to speak to yourself with self-compassion so that you can understand those internal triggers and disarm them.

Nir Eyal:

And then what I find is that by the time those 10 minutes are up, I'm back at work, right? 90% of the time, I'm writing when the timer goes off. I don't even realise the time has gone by, because I just gave myself a few minutes to sit with that sensation. So what happens is over time, the 10 minute rule becomes the 12 minute rule, becomes the 15 minute rule. And you're teaching yourself that you do have agency. You do have the ability to sustain your attention. You're just doing that over time with this rule of allowing yourself. You have freedom, you have control. You're not beating yourself up here. But it's about teaching yourself to build that agency to resist that temptation.

Owen:

Yeah. What are some of the strategies that people can use? If they've got something that's say bigger on their mind and they're worried about getting this thing done, they've been putting it off forever? What are some of the strategies that they can put in place to finally get that task done? What comes to mind?

Nir Eyal:

Yeah. Do you have something on your plate?

Owen:

I've got a lot, and this is the thing, right?

Nir Eyal:

Give me an example.

Owen:

Well I've got to create this investing course. And I've been saying I'm going to do it for months. And I'm halfway through it, and I've got to finish off the hard part now. And I'm thinking when am I going to find time for this?

Nir Eyal:

Yeah. Yeah. So this is a perfect example. Okay. So part of it is getting to grips with what are you going to do when you feel the discomfort that tells you, you start doing the course and somebody calls you, or your family needs you, or there's a business opportunity. What are you going to do with that sensation? So prepare yourself, knowing that those internal triggers are going to rear their ugly head.

Nir Eyal:

The next thing, so the next step is make to time for traction. I would say for your week ahead, so every week I do this practise of I sit down with my schedule for the week ahead. And I figure out how I can make sure I can turn my values into time. So if one of your values is to work on this course, if that's part of the reflective work you need to do, I would ask you not to measure yourself on, "How much time do I need to finish it?" And then I'm going to plough through it in three hours. People are really bad at predicting how long things take. On average, things take three times longer than we predict.

Nir Eyal:

Instead, what I want you to do is to just put a consistent amount of time on your schedule to work on that task. Even if it's 30 minutes, okay? That's fine. Let's say I'm going to work on this task for 30 minutes without distraction. That's it. I don't care what you finish. Just work on the task for 30 minutes. It can be however you spend the time in the moment is up to you, but do nothing but working on that task for 30 minutes.

Nir Eyal:

Why is this so much better than the to-do list technique? Is because what most people do is they say, "Finish course," right? That's an item on the to-do list. Finish course, right? But there's no feedback in terms of how long that takes you.

Nir Eyal:

But when you put time on your schedule on a regular basis. So if you say, "Hey, every morning at 8:00 AM, I'm going to work on this course for 30 minutes." What's going to happen after day two, after day three, you're going to say, "Okay. I worked on this course for an hour and a half over the past three days, 30 minute increments. How far did I get?" Now there's a feedback mechanism. Now you're learning about how long things take you. So you can better allocate. If you have a deadline, you can say, "Okay, well in an hour and a half, I got this far." That means I need this much more time. So you're learning as opposed to a stupid to-do list gives you no such feedback, right?

Nir Eyal:

It also blocks you from the biggest mistake that people make with a to-do list is they have something big on their to-do list. They work on it for five minutes. They let themselves get distracted, and they don't come back to it. Or when they come back to it, they're not focused. They're not actually paying attention to it anymore, because now their mind is somewhere else.

Nir Eyal:

So that's what I would recommend for you is to start with not necessarily even breaking down the task per se, but breaking down the time. Having that time allocated in your schedule to say, "Yep, this is when I'm going to work with that distraction." So that's step two.

Nir Eyal:

Step three, make sure you hack back the external triggers. So when you're going to work on this task, make sure that there's nothing in your outside environment that might trigger you away from that task. So turning off all the pings, dings, and rings.

Nir Eyal:

And then finally step number four, prevent distraction with a pact, right? What's going to make sure that you do stay on track? So for example, when I was working on my book, I told you I had a terrible problem with distraction. That's why I wrote the book. I wrote the book for me. Well after four years of research, I had all this great research done. I knew the answer, and I started using many of these techniques that I've. Everything I described by the way, I didn't make up. This is from the research literature. There's 30 pages of citations to peer reviewed studies. This is hard science.

Nir Eyal:

So one of the techniques that I used is called a price pact. And I made a price pact with my friend Mark. I told my friend, Mark, "Mark, if I don't finish my manuscript by January 1st, I'm going to give you \$10,000." Right? Let me ask you. If I told you if you don't finish this course in give me a number, three months, whatever. If you don't finish that course, you're going to owe me \$10,000. You going to finish that course? Of course you will. Of course you will.

Nir Eyal:

So as much as we talk about distraction, are brains are being hijacked by social media, blah, blah, blah. No, you can do it, right? It's not about whether you can't do it. If I make you pay

\$10,000, if you don't finish the task. Lo and behold, you can do it. Wow, amazing. So now we're negotiating a price.

Nir Eyal:

So that price pact, that's kind of the heavy artillery. That's why that's the fourth step, right? You have to do the other three steps first or you will fail. But as the fourth and final step to make a pact, in this case a price pact. There's two other kinds of pacts as well can be very, very effective once you know how long a task will take you and if you want that extra deadline to make sure that you stay on track.

Owen:

Wonderful. Thank you for the free advice.

Nir Eyal:

And by the way, I did keep my \$10,000. And I finished my manuscript.

Kate:

Wonderful. You touched on something there, which was that giving yourself feedback. And I think sometimes, we can give ourselves too short of a time. That's probably when I stopped using the two and started using Google Calendar, every task was back to back. I was only giving myself an hour to do something. And obviously things as you said take three times longer. So I kept feeling behind, and behind, and behind. So it wasn't until I was like, "Well actually I should look at the day and go, 'Okay, I didn't finish that task. It needs more time. And I should allocate that.'" Otherwise, I still got to the end of the day and felt like I didn't accomplish anything, because I just completely ran over time on everything.

Nir Eyal:

Very, very common. In the early days of time boxing, it's almost like a kid who gets in the habit of going to a candy store with an unlimited budget. Right? And then all of a sudden they realise, "Okay, now I only have three to dollars. How am I going to spend my \$3?" So what we're used to doing is having unlimited wants and limited time. And what we do is this only enters us into this shame spiral of when we feel like we didn't finish enough, that feels bad. We feel guilty. Some people feel shame. And of course, what's the solution to that discomfort? More distraction. So that terrible shame spiral, if you're not aware of it, can really get you.

Nir Eyal:

As opposed to over time, what you learn through this technique in Indistractable is that you do learn to allocate how much time things take you. And the more you do this, you're not a drill sergeant. That's not the right attitude. The right attitude is to be a scientist. What does a scientist do? A scientist makes a hypothesis, runs an experiment, and sees the result, and then runs another experiment. So that's what we do with our schedules. We see, "Okay, I wanted to do all this stuff. You know what? If these things are important to me, I need to allocate more time to this and less time to that."

Nir Eyal:

So it forces us to make those trade-offs, which the only way to do that is to work with a fixed resource of the 24 hours in our day. And you get better and better at it over time. So now today after I've been doing this for a while, it takes me 15 minutes a week. I look at the calendar for the week ahead. I consider the calendar of the week that that passed, and I make small adjustments. And it literally takes me 15 minutes. And it's a huge game changer. You become so much better at predicting what you are capable of doing with your time.

Kate:

Yeah. I like that idea of acting like a scientist in your own life and doing those mini experiments. And another thing you mentioned earlier was that the time you've planned to waste isn't wasted time. And sometimes, well actually often I feel quite guilty when I'm watching TV or doing anything that I don't feel is 'productive.' And do you have some strategies for people who are doing that? Because as adults, we shouldn't have to feel guilty for looking at social media or watching TV, but often we do it anyway and then we feel guilty. But I know some strategies for potentially dealing with that.

Nir Eyal:

Such a great point. And it's amazing how few people have really experienced what leisure feels like. I certainly didn't. Why? Because when I was under the tyranny of the to-do list, even when I worked hard all day and all I want to do was hang out with my kids, or watch TV, or just relax and have some time to do what I want to do, I felt guilty, right? Because I have this to-do list full of stuff that's still not done. As opposed to when you time box your day, when you become Indistractable, watching TV is on your calendar. Playing with your kids, going on social media is exactly what you said you were going to do. So you've turned what used to be a distraction, right? People think that that's not productive. That's a distraction. You've turned it into traction. Because that's exactly what you said, what you do with your time. So if you're watching TV and that's on your calendar, that's now traction. If you do anything else, that becomes a distraction, right? Doing work becomes a distraction if what you said you were going to do with your time is to watch TV.

Nir Eyal:

So that's a huge burden lifted. When you can say, "Yep, this is exactly what I said I'm going to do." Now if you look at your calendar the day before and say, "You know what, two hours of TV is too much, or too little," or whatever. That's when you decide in advance there's nothing to feel guilty about because you're living your life according to your values. You've turned your values into time. So once you make those adjustments ahead of time, it's just about doing it and doing it without regret, because that's exactly what you wanted to do.

Owen:

I've come across this thing through mental health awareness and that type of thing of worry time. Giving yourself time every day to worry, and to be okay with anxiety, or stress, or something like that. Giving yourself that time. Because if you do that deliberately, then that

becomes your time. And you can use that as an outlet every day. And the rest of your day doesn't necessarily have to be as affected.

Owen:

There is one thing that I'm hoping I can pick your brain on here Nir, which is that there is a line that says good things are nice, but bad things can kill you, which is why we pay attention to the negative things first. I guess this is like a Darwinian thing where we saw danger and we focus on that. But how can we take things that maybe we don't want to do or things that we think we've got to do, and try and have a mindset around that that brings a bit more joy to us perhaps, or alleviates that burden on us a little bit.

Nir Eyal:

Yeah. Yeah. So there's a lot to that. So I talk about why we are so distracted? Why are we in fact designed or evolved to be so distracted? And one of them is this negativity bias, that we have this fear of the negative, which is why people are hooked to the news. Right? We think about people's problems thousands of miles away that we can do nothing about. Right? How many of us think, "I have to stay informed with the news because that's my duty as a citizen"? Yeah. But to what extent, right? Is what's happening somewhere across the world really something you can do anything about? Not really. So maybe a good idea is to ask yourselves, "Hey, am I living according to my values? Is this actually helping me? Is this helpful or hurtful?"

Nir Eyal:

So by establishing that in advance, again, there's nothing wrong with reading the news. It's to what extent are we doing it to escape our present reality? Right? And so being really honest with ourselves about what is this doing for me in my life? Why am I doing this behaviour? Is it because this is consistent with my values? Or is it because I'm seeking some kind of psychological relief, some kind of escape?

Kate:

Yeah. I think that negativity bias, it sometimes catches you off guard. And suddenly, you're thinking about a situation. You suddenly jump to the negative, and you think it won't work out. When actually, there's no evidence that it's not going to work out.

Nir Eyal:

So true.

Kate:

Yeah.

Nir Eyal:

What that brings to mind, one example, I've heard every excuse in the book. I've been doing this for many years now, and people will tell me while their case is so unique and you don't understand me or I have to be available for this, and that, and the other, one of the common things I hear is, "My boss needs me at all times. My kids need me at all times. I can't turn off

things. I can't work with that distraction, because what if somebody needs me?" And it's amazing that almost always, there's some jobs where that is the case, right? If you work in a call centre, yeah. Your job is to be 100% reactive, right? The phone rings, you pick it up, you answer, you put it down, you answer the next one. That's 100% of your job is to be reactive.

Nir Eyal:

But most people's jobs are not like that. They can take some amount of their day for reflective work. I'm not saying your entire day, but some amount of time in your day for reflective work. Even if it's 20, 30, 45 minutes. But it's amazing when you dig down deeper into why people say, "I can't do that. I need to be on call all the time." And you ask them, "Wait a minute. What would happen if your boss had to wait 15 minutes because you told them, 'Hey, I'm doing my reflective work. This is the kind of work that I can only do well without distraction.' Would they be okay with waiting 15 minutes? Maybe 30 minutes?" Yeah. So it's not reality. It's the fear of a reality. It's the fear that someone might think poorly of me if I don't respond within 30 seconds.

Nir Eyal:

Well, you know what? This is what becoming indistractable is all about. That in fact the word indistractable, I made up the word. I wanted it to sound like a superpower. I wanted it to sound like an identity. It sounds like indestructible.

Nir Eyal:

So the idea here, this is using another one of the techniques in the book called an identity pact. That when you form an identity around something, behaviour change requires identity change. So the research literature around the psychology of religion shows us that when people have a moniker, when they have a name they call themselves. Whether it's Democrat, or Muslim, or whatever. When you have that identity, when it becomes your being, you're much more likely to act in accordance with the values of that identity.

Nir Eyal:

So a vegetarian for example doesn't wake up in the morning and say, "I wonder if I'll eat a bacon sandwich for breakfast," right? That's not who they are. They are a vegetarian. So that decision is gone. They don't make that decision anymore.

Nir Eyal:

So that's what we have to do with becoming indistractable. It is who we are. So saying to people, "Yeah, you know what? I don't respond to every text message within 30 seconds." Or, "Yeah. I allocate my time. I do these things that maybe are a little different from the mainstream." But is it that different from someone who has a unique diet, right? We all accept our vegetarian friends. We all accept our friends who maybe are of a particular faith and wear religious garb. So this is our identity, right? You don't have to read the book. You can call yourself Indistractable right now. You are the kind of person who does what they say they're going to do. You live with personal integrity. You are as honest with yourself as you are with others. This can be an identity that when you adopt, helps you conform to that belief. Helps you become what you say you are.

Owen:

Our former designer here at work, she wouldn't answer her phone between I think it was 9:00 and 5:00. She wouldn't respond at all. Sometimes her family would say to me, "What's she doing all day? Why can't she answer her phone?" And it was her choice. She had time set aside for that at the end of the day, to answer those questions. So during the day, she was Indistractable, and she kind of built her life around that kind of mantra. So fantastic. Kate, I know you've got one question for Nir here, which I'm eager to hear.

Kate:

Yeah. I think it just goes down to communicating those boundaries and often seems a lot scarier before you do it. But most people are very understanding of, "Hey, I'm going to be focusing today. If it's urgent, call me. But otherwise, I'm offline." And people understand that.

Nir Eyal:

Sure. I mean, imagine if you said, "Hey look, I pray from 1:00 to 2:00 PM," right? Like Muslims pray five times a day. Is anybody going to say, "Yeah, but you didn't answer my email"? No, we respect that. Right? It's part of who they are. So if part of who you are is to live with personal integrity, and follow your schedule, and do what you say you're going to do for yourself and others, people will respect that.

Nir Eyal:

Especially when you can use this artefact of a schedule. Right? So part of what I talk about in the schedule sinking technique is to take this schedule to the stakeholders in your life, right?

Nir Eyal:

This changed my marriage. For years, my wife and I would fight about household responsibilities, right? We're both dual income, but it turns out that studies find that our family is very typical. Women take on a disproportionate share of household admin, right? Even today, this is going to surprise no women listening right now. The men are going to say, "What are you talking about?" But yeah, women take on a disproportionate share of household duties, even when both people earn income outside the home.

Nir Eyal:

So my wife would complain to me and say, "Hey look, don't you see the garbage needs to be taken out? Don't you see our daughter needs to be fed? Why don't you do that stuff?" And I said, "Honey, honey, honey. If you want me to do something, just tell me." What I didn't realise was that I was giving her yet another job. Now I was asking her to be my camp counsellor. And that's not fair. I was giving her even more responsibility to be my babysitter.

Nir Eyal:

So what do we do? Every week, we sit down and we do a schedule sync. Because I have a time box calendar. She has a time box calendar. It takes us maybe 10 minutes a week. And we synchronise those schedules. So now I know, trash will be taken up then. My daughter, I need to

drive her here. We know in advance how we're going to spend our time and when things are going to get done. No more arguments. This is disappeared, right? Because I know what I need to do, what I need to do, and when I need to do it.

Nir Eyal:

And this works in the workplace. If you sit down with your boss and say, "Hey boss, here's all this stuff that you've asked me to do this week. You see this schedule? Here's how I'm spending my time. Email here, meeting there, task A there, task B there. But you see this list here on this piece of paper? You see all this other stuff that you asked me to do? I'm having trouble prioritising. Can you tell me where to put these things in my calendar and what should come out?"

Nir Eyal:

So you're not telling them no. You've heard probably this terrible productivity advice. "If you want to be more productive, you have to learn how to say no." That is the worst advice ever. You're going to get fired if you tell your boss no. That's stupid. Only a professor who has tenure would give people such stupid advice.

Nir Eyal:

What you do, you don't tell your boss no. You ask them to reprioritize. "Okay. That's a great idea. We should totally work on that." So what is that more important than? "What can I take out of my schedule to replace with the thing that you want me to do?" That's called schedule syncing. It's a life changing practise.

Kate:

Yeah. I think that's a great strategy to try. And if any listeners are going to attempt that, I'd love to hear your thoughts in our Facebook community as well. And Nir, just to wrap up the conversation today, if people are listening and they're really interested in learning a bit more about managing their time better and maximising the value they get out of it really, what are the top resources that you recommend?

Nir Eyal:

Sure. So I actually have an 80 page workbook that we couldn't fit into the final edition of the book, too big. So we decided to make it available for free online. Anybody can get it when you buy the book or not. That's at indistractable.com. That's spelled I-N the word distract A-B-L-E. So indistractable.com. And my blog is Nir and Far, Nir spelled like my first name N-I-R. So N-I-R and far.com.

Owen:

Yeah. We've got full links in the show notes. And Nir, what we usually do is we give away some books as well. So if you're in our Facebook community or you follow us in social media, be sure to tune in because we can give away [Indistractable](http://Indistractable.com) as well as [Hooked](http://Hooked.com). So yeah, stay tuned for that. And we'll put links to the resources and to the books. Just a question that we always ask

authors on the show. Do you think it's better to listen to the book or read the book? Is it better as an audiobook? How do you think people best respond to this?

Nir Eyal:

The best is probably to read the physical book. I mean, I'm a little biased here. So when I really want to absorb something, pen in hand, book with a cup of coffee, and writing in the marginalia. That's one of the best things you can do is after you read something, if you really want to take your time with it, to read something and then rewrite the lesson that you take. I deface all my books that I really like, the good ones. I will write the key points on the book jacket on the inside cover. That's the best way. But not everybody has the time to do that. So I would say the best format is the one you will actually consume.

Nir Eyal:

So if that's audiobook, if that's the best way to do it. I would say if you're going to use the audiobook, then you really want to get that workbook because you do need to do some work with this as well. All good things in life take a little bit of work. So having that workbook along with it where as with the printed edition of the book, a lot of that is printed in the book itself. There's a lot of visual imagery too like the Indistractable model, like the values model that you may want to see as well. And that's in the workbook. So make sure you get the workbook, if you're going to do the audiobook.

Owen:

Sure, it's free. So make most of it. And like I said, we'll have all the links in the show notes. Nir, it's Kate and I's absolute pleasure to have you on this show. We love speaking to authors and just thought leaders from other parts of the world. And I hope all the Australians that listen to this can take something away from it. And I think they will. So once again, thanks for joining us.

Nir Eyal:

My pleasure. Thank you so much.