



THE TIME SAVING MOM

How to Juggle a Lot, Enjoy Your Life,
and Accomplish What Matters Most

NEW YORK TIMES BESTSELLING AUTHOR

CRYSTAL PAINE

THE MONEY SAVING MOM

“*The Time-Saving Mom* will change your life. Crystal’s Four-Step System will help you feel less stressed and more in control. The practical tools and advice in this book are game changers.”

—Alli Worthington, author of *Remaining You While Raising Them*

“Who doesn’t long to live a more peaceful, restful, and richer life yet still manage to ‘get it all done’? While it might sound impossible, Crystal Paine offers an encouraging and highly practical solution that will help anyone in any season of life. Get ready to be inspired from the very first page!”

—Lisa Jacobson, founder of Club31Women.com

“I can’t think of a better person to learn from when it comes to time organization and family life than Crystal Paine! In her new book, *The Time-Saving Mom*, Crystal shows moms exactly how to manage ‘all the things’ in her signature down-to-earth style that leaves you feeling like yes, you can actually do this too. Overflowing with practical how-to advice, this is the book moms have been needing for a very long time!”

—Ruth Schwenk, founder of TheBetterMom.com and author of several books including *The Better Mom Devotional* and *Trusting God in All the Things*

“I often get asked how I manage my time and juggle so many responsibilities. I’ve long wanted a great resource to direct them to. And now I finally have something I can hand them and say, ‘Read this amazing book. Crystal will walk you through it all!’”

—Jami Balmert, creator and author

“As a brand-new empty nester, I got SO much gold from this book! Restructuring my days post-kids has been slightly disorienting. *The Time-Saving Mom* has been an anchor for re-establishing my priorities. Crystal’s practical and manageable tips have created a system to help me navigate the waters of this new life phase.”

—Alison Lumbatis, CEO of Outfit Formulas

**THE
TIME-SAVING
MOM**

Books by Crystal Paine
from Bethany House Publishers

Love-Centered Parenting

The Time-Saving Mom



THE TIME- SAVING MOM

How to Juggle a Lot, Enjoy Your Life,
and Accomplish What Matters Most

CRYSTAL PAINE



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Introduction

My hands were shaky. My stomach felt queasy. My palms were sweaty.

I was eighteen years old, at my high school graduation, and I was about to walk up on stage in front of an auditorium full of people to deliver my first public speech.

I was terrified. I had rehearsed my speech over and over in front of the bathroom mirror. I wanted it to be just right. I was really hoping that my intense nerves wouldn't make me do something like throw up or faint!

In case you are jumping to the conclusion that my giving a speech at graduation means I was the class valedictorian, let me set the record straight: I was homeschooled. I suppose you could say I graduated at the very top of my class. But you would also be correct if you said I graduated at the very bottom of the class, because the class consisted of me, myself, and I that year in our little family homeschool!

My parents had invited our whole church plus many other families they had known through the years to celebrate my graduation. So the church building was packed when I went up on that stage to speak. As I looked out into the audience, there was just one phrase I wanted everyone to remember

after I finished my speech. It was simple. But it was—even back then—so important to me.

The one phrase I wanted people to hear and take away from my first public speaking event was this: Time is short.

I don't recall what else I said in that talk. I probably thanked my parents and God. I probably talked a little bit about graduating from high school. (I'm almost positive my mom has a VHS tape somewhere that contains my nervous and awkward presentation, and I bet as soon as she reads this, she's going to go dig it out for me to watch!)

But the one statement I know I repeated multiple times throughout that talk was that *time is short*.

Why did I share this in my high school graduation speech? Because at eighteen, I already had a passion to remind people of something easily forgotten: We only have one life to live. This is it.

I don't say that to be morbid or to depress you. I say this because I think it's a valuable lens through which to view our life.

Let me explain. When I was eleven years old, my grandma—who my family was very close to and saw multiple times per week—went into the hospital for what they thought was something that could be quickly resolved. In the process of testing, they discovered that she had cancer throughout her entire body. She never came home from the hospital and died a few days later.

Her sudden death deeply impacted me. In fact, since her death when I was a preteen, I've woken up most mornings reminding myself that today is all I am guaranteed.

You and I aren't promised tomorrow or next week or ten years from now.

Today is what we have been given. Today is all we have.

Maybe you'll live for seventy more years after you read these words. But you don't know that.

With this in mind, I aim to live my life asking two questions:

1. What will matter twenty-five years from now?
2. What will matter at the end of my life?

These two questions have shaped my decisions over the last two and a half decades.

They have given me a different perspective on life and what is important.

They've infused me with courage to say no to opportunities and projects that didn't have any lasting value.

They've motivated me to invest my time and effort in what will be important in twenty-five years and at the end of my life.

They've helped me to worry less over superficial and inconsequential things.

Most of all, they've served as guiding principles for me to find creative ways to wisely use each day, to maximize my time, to simplify, and to use well the one life I've been given.

In the last few years, we've navigated the new waters of raising teenagers, finding out we were unexpectedly pregnant (twice!) after a decade of infertility, fostering babies with special needs and medical complexities (and spending lots of time in the ER, hospital, therapy clinic, and doctors' offices!), all while running a growing and evolving business and being heavily involved in our community and local church. I've been asked repeatedly the million-dollar question: How do you do it all?

Yes, there is a lot on my plate. Yes, every week is very full. But I can say with so much joy and confidence that I truly love my life.

It's crazy and chaotic some days. At the time I am writing this, we have a seventeen-year-old, a fifteen-year-old, a thirteen-year-old, a two-year-old, and a newborn, plus we have been fostering a two-year-old boy with medical complexities (Down syndrome, cleft lip/palate, and a feeding tube) for the past seventeen months and are in the process of adopting him (I share more of his story throughout this book). We also have the privilege of being actively involved in another sweet toddler's life whom we fostered for eight months in 2020. He's also two years old as I write this, and we regularly have him at our house while his mom works—which means we often are caring for three little ones under two.

I'm not sharing this to impress you, but to let you know that this isn't a book written from a theoretical standpoint. This is a book written by someone who is right in the trenches with you. I know what it's like to be interrupted thirty times in an hour—that's my life right now!

On any given day, I bounce from nursing, changing diapers, making bottles or baby food, and hooking up the feeding pump (and fixing said pump because the alarm went off yet again!), to teaching a teenager to drive, shuttling two teens who can't drive yet to their various activities, discussing colleges and prepping for the ACT, helping a teen process and walk through friend struggles, cheering on the sidelines of a sporting event, or talking with their many teen friends who pop in and out of our home on an often-daily basis.

In the cracks of time between, I work full time from home (MoneySavingMom.com is my main website, and I'm very active on Instagram as @themoneysavingmom), write books, occasionally speak at conferences and events, volunteer in the

youth ministry at our church, serve on the board of a local foster care organization, read at least one to two books most weeks, prioritize hanging out with friends at least once or twice a week, feed our family on a small grocery budget (and share my finds and deals on my blog and Instagram), try to spend at least a little one-on-one time with my husband and each of my kids every day, and almost always find time to exercise, pray, read my Bible, and do a little journaling. I typically do all of this and feel pretty rested, and I have breathing room in my day to stop and spend time with a friend who is struggling or to just look around and appreciate and notice the beauty and blessings.

I hear from so many women who are overwhelmed and say things like . . .

“I don’t have time to read my Bible and pray.”

“I don’t have time to exercise.”

“I don’t have time to read or listen to books.”

“I don’t have time to prioritize my health.”

“I don’t have time to invest in friendship.”

“I don’t have time to be creative or pursue my passions.”

“I don’t have time to get enough sleep.”

“I don’t have time to spend one-on-one time with my kids and/or husband.”

I get it. I care about these same things.

This book is for anyone who has ever felt like she just doesn’t have enough time to do the things that matter most. It’s a compilation of my best strategies and tried-and-true tactics for how I do all the things I do while also loving my life.

It's not about hustling harder or being a productivity queen; it's about wrapping your time and energy and life around

It's not about hustling harder or being a productivity queen; it's about wrapping your time and energy and life around those things that really make a difference.

those things that really make a difference. It's about figuring out how to better order your life so you have time for those things you've always wished you had time for—like reading your Bible, praying, exercising, prioritizing your health, investing

in friendships, getting enough sleep, and spending quality time with your loved ones.

If you've ever said things like . . .

"I feel overwhelmed by all that I want and need to do, but don't know where to start."

"I have too much going on in my life. There's just no way I can slow down and have more quality time with my family."

"I wish I could get everything done that needs to get done, without being stressed from the moment I wake up."

"I always feel behind."

"I need more discipline and routine in my life, but don't know where to start."

. . . then you are the reason I wrote this book. I want to share with you the foundational principles I live by and the practical strategies I employ every day that allow me to juggle a lot, stay sane, enjoy my life, and intentionally spend the bulk

of my time on things that will matter twenty-five years from now and at the end of my life.

The year that I am writing this manuscript, I celebrated my fortieth birthday. That means I'm nearing or already at midlife, by most people's standards. It's been twenty-two years since I stood on that stage feeling incredibly nervous but also incredibly passionate about passing on the message that time is short.

If anything, I believe that message even more now.

It's time to stop spinning our wheels, chasing our tails, putting out fires all day long, and going to bed feeling exhausted and overwhelmed . . . only to get up and do it again the next day.

It's time to start setting up systems, prioritizing our days, and changing our mindset so we can live each day as though it were our last.

Because we only get one life! Time is short. It's time to start using it well!

1

My Four-Step System to Manage Your Time and Your Life

My phone rang.
I looked down to see the number and my heart started racing.

This was *the* call.

The call we had been expecting all afternoon and evening. The call that I had finally decided wasn't coming.

It was Tuesday night at 9:30 p.m., and the Department of Children's Services (DCS) placement worker on the other end of the line asked if we were still open to fostering an eight-month-old boy who had been born at twenty-seven weeks, had Down syndrome and a cleft lip, and only ate through a feeding tube.

"Would you be able to take him tonight as a long-term placement?" she asked me.

Tonight. Long-term. Feeding tube. Down syndrome. Cleft lip.

My brain was swirling.

“I need to call my husband first” came out of my mouth.

Earlier in the day, another DCS worker had texted me to see if we were willing to take this infant. My husband, Jesse, and our two older daughters were on a high school trip in Florida, so I didn’t even know if I would be able to reach him. After some effort, I got through to Jesse, and we were able to talk for a few minutes; we decided we’d say we were interested but would need more details.

We expected to receive a follow-up call in the next hour or two with more details. But the call hadn’t come yet by 8 p.m., so I assumed they had found another home for him.

Until my phone rang at 9:30.

I got off the phone with DCS and quickly called Jesse to relay the additional information I had just received. What did he think about our taking this little boy in as a long-term placement tonight?

He was in the middle of something with a bunch of high-schoolers on the trip and could only talk for a few minutes, but I remember him saying very confidently, “Yes!”

His firm yes surprised me—especially since neither he nor I knew anything about feeding tubes, and we had very little knowledge of or experience with Down syndrome or cleft lip. In addition, he was out of town for the next four days, our older girls were also out of town, and my fourth book was launching the following week, so I had a lot of extra projects plus multiple TV and podcast interviews booked.

If we were to pick the most inopportune time to say yes to fostering a baby with medical complexities, this week would be it.

And yet, my husband and I both felt strongly that we were supposed to say yes.

I called the DCS worker back, told her we were a yes, and just a few hours later, at 12:30 a.m., the worker was standing on our doorstep with a car seat carrying a tiny little boy named David Mateo. Even though he was eight months old, he was in clothes sized zero to three months, and he seemed very malnourished and was extremely lethargic.

I had pictured an eight-month-old who might be a little delayed, but this teeny bundle of a child appeared to be on the level of a newborn (and almost the size of one!) and just lay limp in my arms when I got him out of his car seat.

I was completely taken aback. But that wasn't the only surprise. After the caseworker brought him in, she went back out to her car and carried in boxes full of medical supplies, as well as his feeding pump, feeding pole, and medicine.

She gave me a quick lesson on how to use his feeding pump. She said she had just learned to use it that day. But since he was sleeping and had already been fed, she wasn't able to *actually* show me. She also said that all the medical supplies had been dropped off when he was brought into custody, and she wasn't sure what they all were.

The caseworker mentioned that she didn't know much but said that a number of doctors and clinics were working with David, who had multiple appointments with specialists coming up and was supposed to have surgery in a few weeks. She didn't have concrete information on any of the medical care but said she was going to try to get all that information to me as soon as she could track it down. At that moment, however, that's all she knew.

I signed the paperwork stating that I was caring for him on behalf of the state, and then the caseworker left. In just fifteen

minutes' time, in the middle of the night on a Tuesday, my world was turned upside down.

I stood, reeling from it all.

How on Earth Am I Going to Do This?

Holding this precious baby boy in my arms after she left, I quickly realized two things: (1) He didn't just have a cleft lip . . . he also had a severe cleft palate. I had no idea what that meant, but I knew that he had even more medical complexities than I had originally anticipated; and (2) I was in way over my head and about to have the biggest crash course of my life on all sorts of things.

Since he was so small, I put him in the bassinet and rolled it up right next to my bed. I lay there most of the night, unable to sleep.

I knew so little about his medical issues or history; I worried that he'd stop breathing or have some kind of episode and I would have no idea what to do or how to care for him—and Jesse was miles and miles away in Florida.

In addition, I kept thinking things like *What did we say yes to?* and *How on earth am I going to do this?* and *I don't think I'm cut out for this!*

Most of the night, I wrestled through feelings of overwhelm, insecurity, and fear. But I kept going back to that inner peace God had given both Jesse and me to say yes.

I prayed,

God, I don't know how I'm going to do this. I don't know how to care for a child with all of these medical needs. There's so much to learn, so much that can go wrong. He

seems so fragile and unhealthy. He needs help and care and love. I feel you have called us to say yes, but I feel like this is so much more complex and complicated than I could have imagined. Please help me. I can't do this in my own strength.

Over the following hours, days, weeks, and months, there were many scary and hard moments, multiple ER visits, doctor's appointments, meetings with specialists, more tests and scans than I can remember, countless therapy sessions, surgery to repair the cleft lip, surgery to repair the cleft palate repair, and multiple hospital stays.

It's been stretching. It's been exhausting. But it's also been one of the most rewarding experiences of my life. I've gotten to see God be incredibly faithful as I've woken up and given each day to Him. He has given us energy and strength just when we needed it, and He has put people in our path who had just the connection we were looking for just when we needed it.

We've gotten a crash course in caring for a child with medical complexities and special needs. We've learned how to restructure and reorder our days around feeding times, medication times, therapy sessions, and doctor's visits. We've developed a lot more flexibility because you never know when you might end up needing to run to the ER or fix the feeding pump or make an unexpected visit or phone call to the doctor for an urgent issue.

In the process, we have fallen deeply in love with this sweet boy. I had assumed that caring for him was going to be so much work, but it has actually brought us enormous joy and fulfillment. In addition, through this experience, we've developed deep compassion and empathy for families caring for children with complex medical issues, and our perspective

has forever shifted on how to love and show up for those with special needs. We've learned to cheer on and celebrate every single milestone, and little David's antics, kisses, and snuggles bring us endless laughter and smiles!

A System Was My Sanity-Saver!

More than ever, over this past year that we've been fostering David, I've been so grateful for the 4-Step System I created years ago for how I organize my life and am intentional with my days. This system allows me to get a lot done each day while also having breathing room and time for enjoying life, resting, creating, and investing in relationships. This is what has allowed me to say yes to fostering a child with many medical needs while also caring for four other kids (and one on the way) and running a business full time. Without these systems in place, I can't imagine how stressful and overwhelming the last year would have been!

In the following chapters of *The Time-Saving Mom*, I am going to unpack my 4-Step System in detail. I will take you deep into the recesses of my brain and share with you the exact processes I use to approach each day. I'm not only going to share how this system works for me, but I've also put together a lot of hands-on resources and worksheets to help you take these processes and make them work for you too.

And then we're going to spend some time talking about what it looks like to take action, stop making excuses, and actually execute our system. Because all the best ideas and plans and tools in the world won't do anything for you if you don't actually follow through with them!

Before I share a high-level view of where we're headed in

these chapters, I want to first lay the foundation for you. Years ago, I started a website called MoneySavingMom.com. It was back in 2007, when my husband had just graduated from law school and passed the bar, and we'd just had our second baby. We also had managed to hit our audacious goal of staying out of debt during law school.

We did this by following a strict written budget, being very intentional with our money, getting creative and thinking outside the box, and ultimately relying upon the Lord for His provision. (He was always so faithful—even in months when the numbers didn't make sense on paper because our income was so tiny!)

During the lean law school years and the next few years as we got established, we learned a lot about money—what works, what doesn't, and how to make our money work for us (instead of our being a constant slave to it).

What If We Were to Treat Time Like Money?

As I started blogging about the principles we had learned for wise use of our money, how we've managed to stay out of debt (including paying cash for our homes), and the financial freedom we've gained that has enabled us to live and give more abundantly, I realized how well the principles we apply to intentional money management also apply to time management.

What if we were to treat how we spend our time the same way we approach wise money management? Could “budgeting” our time lead to more freedom?

Just as money is limited, so is time. For many people, it feels like there is never enough of either. Both are incredibly valuable resources.

What if we were to treat how we spend our time the same way we approach wise money management? Could “budgeting” our time lead to more freedom?

With time, we only get a certain amount of it every day, every week, and throughout our entire lives. Unlike with money, though, there’s no way to “make” more time. Everyone has the same finite amount of time each day.

But that’s not the whole story! Yes, time is limited, but in this book, I will show you that you don’t have to throw up your hands in defeat and

feel like there will never be enough time. In the pages ahead, I’m going to give you practical principles you can start applying today that will yield more time to spend on the things that matter and are most important to you.

Does the thought of having more breathing room in your schedule excite you? What could you do with a few more hours every day? Do you want to stop feeling like you are just barely hanging on and making it through, and instead wake up with energy and anticipation for the day?

My 4-Step System

In the chapters to come, I’m going to share my 4-Step System for feeling a lot less frazzled, having more breathing room in your days, finding time to invest in things that are important to you, and discovering more joy and peace!

But since I don’t want to keep you waiting too long, here’s a little peek at my 4-Step System:

- 1. Pray.** First off, for me, a successful day begins with prayer. I’m not referring to a rote, “God, bless this day”

sort of prayer. But beginning each day with a deep understanding of how much I need God each and every moment of each and every day. I know that not everyone shares my faith, but I hope that the chapter on prayer will give you some insight into how faith plays such an important role in my daily life. I'll be sharing specific details about how I walk out my beliefs and what it looks like to pray over your day and entrust God with your stresses, worries, and burdens so you can feel less overwhelmed and live with more peace. I'll also be giving you practical tips to make time in God's Word and prayer a reality in the midst of your very full days.

2. **Prioritize.** What are your long-term goals? Would you like to find more time to invest in relationships, start a ministry, get more organized, or build a business? In this section, we are going to zoom out and get a big-picture vision for the future. We'll talk about what it looks like to live our days thinking of what's going to matter most in twenty-five years and at the end of our lives. I'm going to map out my life-changing approach to priorities called the 6x2 Priority System. Once you understand how it works, you'll be able to incorporate it immediately into your day-to-day life . . . and probably discover that you are much more intentional with your days while feeling a lot less stressed!
3. **Plan.** It's great to have a foundation of trusting in the Lord and to solidly know your priorities and how to live them out, but it's also important to know how to walk

that out on a daily basis. In this section of the book, we're going to get super hands-on! I'll be teaching you my tried-and-true hybrid planning system involving both Google Calendar and a written to-do list. If I could give only one strategy that allows me to stay focused and get more done without feeling frazzled, this would be it. It was actually mostly my husband's idea that I stubbornly resisted for quite some time, but I'm so glad I finally gave in and tried it because it has changed my life—and I don't say that lightly. Plus, I'm going to give you the nuts and bolts for consistently building and sticking with great habits for the long haul!

- 4. Prep.** Once you've laid the foundation and have a solid, realistic plan in place, it's time to set yourself up for success by creating great routines. In these chapters, we'll discuss how to thoughtfully and intentionally put together morning and evening routines that actually work—and allow you to get enough sleep! I will share steps to help you stop procrastinating and start simplifying your life.

When I surveyed my audience of thousands of moms about their time-management struggles, one of the themes I heard over and over was the struggle with follow-through. In *The Time-Saving Mom*, my goal is to not only give you inspiration and practical ideas, but also to provide you with motivation to get up and get moving.

That's why I'm devoting the final three chapters of *The Time-Saving Mom* to helping you kickstart your success.

We'll be talking about how to execute all your good ideas, how to simplify and make things easier, and what to do when you just don't feel motivated. Plus, at the very end of the book, I'm providing you with a seven-week game plan to take the ideas shared in this book and implement them step by step.

When the doorbell rang many months ago and our sweet little David was dropped off, I felt inadequate and overwhelmed by the task at hand. It seemed daunting and scary. Did I have the capacity to care well for a child with all of these medical complexities while working full time and being a wife and mom?

This stretching season has taught me that the right mindset and great systems can carry me through deeper waters and allow me to scale bigger mountains than I ever dreamed possible. And it starts with understanding how to tap in to and rely upon God's power—even when we feel we don't have what it takes. We'll explore that in depth in the next chapter.

----- **TWO TRUTHS** -----
for Time-Saving Moms

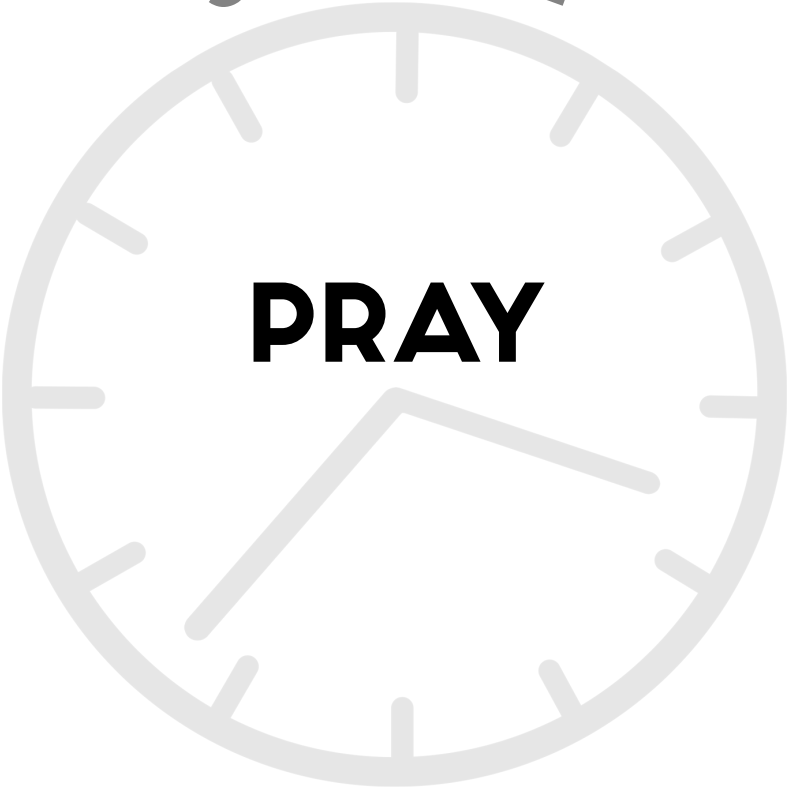
1. All the best-laid plans in the world are meaningless if you don't act on them!
2. The right mindset and great systems are key to long-term success.



TIME TO PRAY

Lord, thank you for the stretching events and circumstances in my life that push me to rely upon you. Provide me with the wisdom to use my time in a way that honors you and that intentionally invests my time in a way that matters long-term. In Jesus' name, Amen.

STEP ONE



PRAY