

Video: 8 Tiny Changes That Make You Seem More Competent (14:16 mins)

00:00 Hey guys, it's Chelsea from The Financial Diet, and this week's video is sponsored by M&T Bank. And this week I wanted to talk to you guys about the tiny little changes in your life that can make you seem way more competent than you are.

00:12 Often in life so much of the battle is coming across like someone people can trust. Obviously, this is hugely beneficial in your professional life. But it can also help strengthen relationships, help your family bonds and even make all of your day to day tasks much more manageable.

00:28 And the interesting thing about seeming more competent is that all of these strategies are truly an example of fake it till you make it. In the sense that, at first you start doing these things just to have the outward appearance of being a more competent person, but by doing them you become a more competent person.

00:45 But if you are someone who has struggled with things like reliability or consistency or remembering things or catching those minute details. These are the habits that will help instill that trust and make other people feel that you are someone competent, which as I mentioned, have many benefits outside just the office.

01:03 So without further ado, here are eight tiny changes that make you seem way more competent.

01:08 Number one is obsessive use of Google Calendar. My husband, the other day, when he was talking to my mom about something totally kind of innocuous and nothing to do with work. He said to her, you have to make sure that Chelsea puts it in her calendar while she's sitting in front of you, otherwise, the thing will not happen.

And you know what? Tough, but fair. The truth is that I used to be a complete train wreck when it came to scheduling my life. And now my calendar is an utter cobweb of things that I have to do every day, both the personal and the professional. And not only do I put these items on my calendar, usually if it's something that involves another person, I will send them the calendar invite. Because not only does it make sure that we're both on the same track, it helps me be accountable to whatever that thing is because I know someone else is also looking out for it.

For example, we're gonna be dog sitting my parents' dog for a few weeks while they travel to Italy in February. And that is already on my calendar and theirs because having it there means that not only will I not miss those days or schedule anything that takes me away from my home those days. I will also have it on my horizon to prepare for. And I know that they'll be looking out for it too, so I'll be extra sure to get everything ready.

Obviously, this is also helpful for all of your various professional obligations. But even if it's not a meeting, provided it's okay with the other person, I find it's often helpful to add an event for when something is due and make sure that you're both on it. That is one of the best things that has helped me keep accountable to deadlines. And if the other person doesn't mind having that little calendar note that says this person to send you x thing, it's a win win. No matter how you use it though, making sure that you are a master of your calendar is not only helpful for getting things done, it's helpful for getting them done well.

02:46 Number two is sorting things and using labels. And this is for both your cyberspace life and your meet space life. Meet space is how weird people say real life. Anyway, some of the things that I am most satisfied with in my personal life are having little boxes in my kitchen for things like kitchen tools and little utensils and storage boxes that are labeled with what is in that box. I got a whole bunch of paper organizers for a shelf in our house that is now going to be just about organizing important documents.

I've finally got one of those wardrobe organizers where you can put your underwear, workout clothes, or things like that. I put labels on the front of the drawers. And of course, I have plenty of folders in my various Google Docs and stuff like that to keep stuff organized. The point is, using this sorting and labeling tactic has two huge benefits right away. Obviously, it makes you seem like a much more put together person because only an extremely competent person would have all of their various kitchen tools put in a box by category and labeled as such.

But also it kind of limits the amount of space you have for each individual category of thing, which I find is hugely beneficial to downsizing all of your useless crap. For example, my kitchen tools box is about this big by this big. It has things like my stick blender, my hand mixer, all those various tools that are used for day to day cooking and are very handy. And because it is of limited space, all of my other tools that are not particularly handy and which I never use end up getting the boot and either donated or put out on the curb for people to take who actually will use it.

Similarly with my storage box, I have a storage box that's the same size that has all my nice Pyrex Tupperware. And occasionally items from takeout or Talenti jars or what have you. But because it's of limited space, all of the extra crappy ones just end up getting recycled. And I'm not drowning in useless Tupperware constantly. Sorting and organizing is all about reducing down to the essentials and making sure when you need something, you know exactly where to get it.

And of course, doing this makes you seem very competent at work because when someone asked for something, you know right where to get it. But it also just makes you a generally more competent person because you start to think of things in terms of category and organizing them as such, mentally. Plus, it's fun to label.

04:58 Number three is having more than one savings account. We've talked about this before. But one of the best ways to ensure that your savings goals are going to be met and something you're enthusiastic for is by making sure that your accounts are representative of your various goals. That means a couple things. That means not just leaving them as some random account number, but actually labeling them by what the account is for.

Whether it's for a vacation or a new couch or even a new home. And making sure that each account is separate so that you can decide, when chopping up your savings, where things should go. You can work toward goals and track your progress on each individual goal. And you can further stay motivated because you know that your money is going toward things that you're excited about and not just one general abstract pot called savings. It's a tiny change that, in many ways, is just about your mental perception of your savings.

But it can be a huge motivator, especially when you have to really work on cutting things out in order to save for these goals. Not spending \$20 on takeout that would be delicious is a lot less enticing than putting that same \$20 in an anonymous savings account towards the goal of having savings. But \$20

going toward that trip you're incredibly excited about is a lot more compelling than some takeout. Having different savings accounts, a bit of a life hack.

06:12 Number four is always following up with notes. This is obviously especially useful in the professional world, but it's not always for the reasons that you would expect. Obviously, yes, following up to meetings and phone calls and conversations with notes/next steps is a good way to make sure that you're on track. And it's also extremely effective at making other people perceive you as competent and reliable. But it has the added benefit of you having more control over the situation.

She who takes the notes, sets the tone. Doesn't necessarily mean you can decide who gets delegated what task. But it does mean that you have a lot of them control over making sure that everyone has the next steps, which means that people will subtly start looking to you in the situation. It's an extremely easy way to make sure that you are coming across as very put together and reliable, and it helps keep you on track as well. But this isn't just useful in your professional life.

In your personal life, it's also extremely beneficial if you are making plans with people. I am someone who, is not to toot my own horn, incredibly good at enacting social engagements. I go on regular trips with people. I organize huge group vacations including to different countries. I have very big sort of logistically complicated parties. I reunite people, I'm a facilitator. And this is because I treat my social engagements and my friendships as a kind of career. People are very busy and distracted and easily forget things.

So if I have a conversation with some friends about how we should take a trip next year, you better believe I'm going to be following up with a detailed email about next steps as well as several options for destination. I do this, of course, because I love these things. I cherish these friendships and these events are wonderful. But I also treat it with that high level of care because I know it's the only way to ensure these things will happen. If having these meaningful social engagements is important to you too or preserving friendships that are maybe separated by distance is something you want to be better at, making sure to take notes, follow up, and keep reminders for yourself is a huge step to doing that.

08:12 Number five is only weighing in on things you actually know about. With the Internet and, let's be honest, particularly with Twitter, everyone is an armchair expert about basically everything regardless of their knowledge on the subject. You see people on your social media coming in hot about all kinds of topics. You're like, when did Uncle Steve become an expert on Syria? Uncle Steve is no expert on Syria. He just read the headline of one article and wants to pop off about it in your Facebook comments. It's become easier than ever to get tiny pieces of information about very complicated things.

And then to have really hard opinions on them based on that tiny piece of information. One friend from high school listened to that one podcast about soy. And now she's got all kinds of opinions on soy. And especially with headlines and decontextualized data points being thrown around on all of our feeds, it's really, really hard to sift out in your brain what is something you actually have real knowledge on versus what is something that you only barely know the surface of? And it can be tempting to weigh in on conversations that are trending or that people around you maybe have strong opinions on it. But aside from the fact that weighing in on things you're not really familiar with can often leave you maybe saying stupid things.

It also reduces the overall gravitas of your opinion. Your opinion on a subject should mean something. People should really weigh it seriously when you weigh in. But that only works if you weigh in on the topics on which you have real fundamental knowledge or have at least read a couple books about. Making sure that you edit down your commentary to the things on which you can have a real impact, ensures that you will come across as competent, informed, and someone who chooses their words wisely, a rare but precious thing in our era of social media.

09:58 Number six is using a tailor. There's really nothing to explain here. Tailors are not as expensive as you think they are. And they're basically the reason why every celebrity picture you see they always look so good in their clothes. And you're like why do I never look that good in my clothes? Because they get almost every piece of clothing tailored including things like t-shirts. Yes, you may not afford to pay for every piece of your wardrobe to be tailored, but a few key pieces being tailored to fit your body exactly makes a huge difference. Especially if they are key pieces for things like work or items that you wear constantly like a good pair of jeans. Don't you want people to look at you and be like, damn, they look sharp. I know I do, that's called tailoring.

10:36 Number seven is having a professional website. With social media and God knows whatever we were doing on Facebook in 2007. We all have a bit of a chaotic digital footprint. There is no judgment in my mind if some of your Google results are things like you doing a keg stand or at a bachelorette party wearing a crown of whatever was on that crown, things happen. And we all used to be extremely reckless about posting these things online.

I know I'm not the only one who used to make a 30 photo Facebook album for every single party I had. But you also wanna be the arbiter of your own digital footprint. You wanna make sure that the top results for you are what you want people to see. And one of the best ways to do that is to get a professional website. It doesn't have to be big, just you, a little bio, portfolio, whatever you wanna show that would be beneficial to you professionally.

And a curation of the information that you would most want either a future employer, or let's be honest, a Tinder person who's stalking you to see. Making sure that you have a coherent, easy to use place for all of your various digital needs, which is the most highly ranked for your search terms, can be the difference between seeming like someone who's maybe got a little too much going on. And someone who really has their stuff together, especially when you're on the job market.

11:49 Lastly, number eight is having at least one regular hobby. One of the things that I like to say over and over about maintaining a work life balance, especially if you have a demanding career, is that it's important to have at least one hobby outside of your work which you really care about. Where you want to get better, you dedicate a lot of time to it. It's regularly scheduled for you. And it's something that really brings you value and validation. Where you feel good about getting better. You want to see your fellow peers or your club mates or your teachers.

And it's part of how you define yourself. Part of seeming competent is seeming very much in control of your time and in control of your energy. And it may seem counter-intuitive, but having at least one regular hobby to which you dedicate that real energy, will help your energy overall be better spread out. Our lives can become very unbalanced when we just have work, go home, maybe watch some TV, crash, repeat.

And when we want to be at our best for something outside of work, we'll make sure to really take care of our energy, get better sleep, eat better, be more productive with our time at work so that we don't have to stay at the office as long. You never want to seem like the person who's drowning just to manage work and Netflix. But you're only going to really dedicate that effort to a hobby that you actually care about. And as I mentioned, it's also very important to create an identity that exists outside of your professional one. It's very competent to define yourself on multiple terms.

13:15 As I mentioned, one of the best ways to seem, and therefore get, more competent is to have multiple savings accounts. And if that's something you've been thinking about, you should check out M&T Bank.

13:26 Just like you, M&T Bank wants you to bank with confidence. M&T understands that you want your money to move the way you do. Now you can settle up with a babysitter, share the cost of a birthday gift, or split the dinner bill with the click of a button. Moving money quickly and conveniently with Zelle and M&T Bank.

13:42 Use Zelle to request funds from friends and family. So you can spend less time digging in your wallet and more time enjoying life's sweet moments. Enroll in Zelle today at [online banking.mtb.com/promo/zelle](https://banking.mtb.com/promo/zelle) or click the link in our description.

13:57 As always, guys, thank you so much for watching. And don't forget to hit the Subscribe button and to come back every Monday, Tuesday, and Thursday for new and awesome videos, bye.