

PRINCIPLES OF ACCOUNTS PAST EXAM PAPERS Reference

principles of accounts past exam papers are an invaluable resource for students preparing for their accounting examinations. These past papers serve as a mirror reflecting the types of questions frequently asked, the examiners' expectations, and the core concepts students need to master. By studying past exam papers, learners can identify common themes, understand the exam format, and develop effective strategies to approach different question types. In this comprehensive guide, we will explore the significance of principles of accounts past exam papers, how to utilize them effectively, and key tips to excel in your accounting exams.

Understanding the Importance of Principles of Accounts Past Exam Papers

Why Are Past Exam Papers Essential?

Past exam papers are a cornerstone of effective exam preparation for several reasons:

- **Familiarization with Exam Format** ? They help students understand the structure, timing, and types of questions they are likely to encounter.
- **Identifying Frequently Tested Topics** ? Repeated questions or themes reveal which areas are prioritized by examiners.
- **Practicing Time Management** ? Simulating the exam environment allows students to allocate time efficiently across questions.
- **Building Confidence** ? Practicing with real questions reduces exam anxiety and boosts confidence.
- **Assessing Knowledge and Skills** ? They provide insight into your strengths and areas needing improvement.

The Role of Past Papers in Exam Preparation Strategy

Incorporating past exam papers into your study plan is a strategic move. They should not be used passively but as a dynamic tool to test understanding, refine answering techniques, and reinforce key principles of accounts.

How to Effectively Use Principles of Accounts Past Exam Papers

Step-by-Step Approach to Maximizing Past Paper Benefits

To derive maximum benefit from past exam papers, follow these structured steps:

- **Gather Relevant Past Papers** ? Collect papers from reputable sources such as official examination boards, educational portals, or tutors.
- **Start with Timed Practice** ? Attempt papers under timed conditions to simulate the real exam scenario.
- **Analyze Your Performance** ? Review your answers critically, noting questions you answered correctly, partially, or incorrectly.
- **Identify Patterns and Themes** ? Recognize recurring questions or topics that frequently appear.
- **Focus on Weak Areas** ? Dedicate extra revision time to concepts or question types that challenge you.
- **Practice with Variations** ? Use different past papers to expose yourself to a variety of questions and phrasing.
- **Review Model Answers** ? Study examiner-marked solutions to understand the expected approach and marking scheme.

Integrating Past Papers into Your Study Routine

Consistent practice with past exam papers should be part of a broader study plan:

- Set specific goals for each practice session.
- Combine past paper practice with theory revision.
- Discuss challenging questions with teachers or peers for clarity.
- Use feedback from practice exams to adjust your study focus.

Key Topics in Principles of Accounts Past Exam Papers

Core Concepts Frequently Tested

Understanding the core principles of accounting is crucial. Past exam papers often focus on:

- **Basic Accounting Principles**
- Accruals and Matching Principles
- Consistency and Prudence

- Going Concern Concept
- **Financial Statements**
 - Preparation of Income Statements (Profit and Loss Accounts)
 - Balance Sheets (Statement of Financial Position)
 - Cash Flow Statements
- **Double-Entry Bookkeeping**
 - Debits and Credits
 - Ledger Accounts
 - Trial Balance Preparation
- **Adjustments and Closing Entries**
 - Prepaid Expenses
 - Accrued Income and Expenses
 - Depreciation
- **Accounting Ratios and Analysis**
 - Profitability Ratios
 - Liquidity Ratios
 - Solvency Ratios

Common Question Types in Past Exam Papers

Understanding question formats helps in crafting effective answers:

- **Multiple Choice Questions (MCQs)** ? Testing basic concepts and definitions.
- **Short Answer Questions** ? Requiring brief explanations or calculations.
- **Long Answer/Essay Questions** ? Demanding detailed analysis, journal entries, or financial statement preparation.
- **Practical Problem-Solving** ? Applying concepts to real-world scenarios or data sets.

Tips for Excelling in Principles of Accounts Exams Using Past Papers

Master Key Accounting Skills

Beyond practicing past papers, ensure you have a solid grasp of:

- Accurate journalizing and ledger posting
- Preparing financial statements
- Understanding accounting concepts and principles
- Applying ratios for financial analysis

Develop Effective Exam Techniques

Implement these techniques to maximize your exam performance:

- **Read Questions Carefully** ? Understand what is being asked before answering.
- **Plan Your Answers** ? Outline key points or calculations before detailed writing.
- **Show Working Clearly** ? For calculations, display all steps to gain partial credit.
- **Manage Your Time** ? Allocate time proportionally based on question marks.
- **Review Your Answers** ? If time permits, double-check calculations and explanations.

Stay Updated with Examiner Trends

Examiners often emphasize certain themes or question styles. Keeping abreast of recent trends enhances your preparedness.

Resources for Accessing Principles of Accounts Past Exam Papers

Official Examination Boards

Most examination bodies provide past papers on their websites, often accompanied by marking schemes and examiner reports.

Educational Websites and Platforms

Platforms such as Khan Academy, Tutor2u, or specific educational portals offer practice questions and past papers.

Study Guides and Revision Books

Many publishers compile past exam questions with model answers, explanations, and tips tailored for students.

Teachers and Tutors

Educators often provide access to past papers and guide students through solving them effectively.

Conclusion: Making Past Exam Papers Your Study Companion

In conclusion, principles of accounts past exam papers are instrumental in mastering the subject and excelling in examinations. They bridge the gap between classroom learning and exam expectations, offering a practical and comprehensive way to test your knowledge. By systematically practicing and analyzing past papers, developing effective exam strategies, and focusing on core accounting principles, students can significantly improve their performance. Remember, consistent practice, understanding examiner expectations, and strategic revision are the keys to success in your principles of accounts exams. Embrace past exam papers as your trusted study partner and unlock your potential in accounting.

Principles of Accounts Past Exam Papers: A Comprehensive Guide

Understanding and mastering Principles of Accounts is essential for students aiming for excellence in their exams. Past exam papers serve as invaluable resources, helping students familiarize themselves with the exam pattern, question types, and key concepts. This detailed review explores the importance of past papers, their structure, common question themes, effective strategies for preparation, and tips for maximizing their utility.

Understanding the Significance of Past Exam Papers

1. Familiarization with Exam Format and Structure

- Past papers reveal the layout of the exam, including the number of questions, marks distribution, and time allocation.
- They help students understand the types of questions asked?whether they are multiple-choice, short-answer, or long-form essays.
- Recognizing the pattern aids in efficient time management during the actual exam.

2. Identification of Frequently Tested Topics

- Repeated themes or concepts indicate their importance and likelihood of appearing again.
- For example, topics like journal entries, ledger accounts, trial balances, and basic financial statements are recurrent.

3. Practice and Skill Development

- Solving past papers enhances problem-solving speed and accuracy.
- It builds confidence and reduces exam anxiety.
- Students learn to manage their time effectively across questions.

4. Self-Assessment and Gap Analysis

- Comparing answers with model solutions helps identify strengths and weaknesses.
- It guides targeted revision, focusing on areas needing improvement.

Analyzing the Structure of Principles of Accounts Past Papers

1. Types of Questions Typically Found

- Multiple Choice Questions (MCQs): Test basic knowledge and quick recall.
- Short Answer Questions: Usually require definitions, explanations, or brief calculations.
- Structured or Long Questions: Involving detailed journal entries, ledger posting, trial balance preparation, and financial statement analysis.
- Practical/Application Questions: Real-world scenarios requiring application of principles.

2. Common Themes and Topics

- Basic Bookkeeping: Recording transactions, ledger posting, and balancing accounts.
- Cash Book and Bank Reconciliation: Handling cash transactions and reconciling bank statements.
- Trial Balance and Error Correction: Detecting and correcting errors.
- Adjustments and Closing Entries: Accruals, prepayments, and closing accounts.
- Preparation of Financial Statements: Income statement, balance sheet.
- Partnership Accounts: Calculations of profit sharing, admission, retirement, and dissolution.
- Company Accounts: Share capital, dividends, and issue of shares.
- Special Transactions: Fixed assets, depreciation, provisions, and reserves.

Deep Dive into Common Question Types

1. Journal Entries and Ledger Posting

- Expect questions requiring the recording of transactions in journal form.
- Students should be familiar with rules for different types of accounts: assets, liabilities, income, and expenses.
- Practice converting journal entries into ledger accounts.

2. Trial Balance Preparation

- Tasks often involve balancing ledger accounts and preparing a trial balance.
- Errors detection and correction are common themes.
- Emphasis on understanding debit and credit sides.

3. Bank Reconciliation Statements

- Reconciliation questions involve matching the bank statement balance with the company's cash book.
- Students need to identify causes of discrepancies like outstanding checks or bank charges.

4. Financial Statements

- Preparation of income statements and balance sheets from given data.
- Adjustments for depreciation, accrued expenses, and prepaid incomes are often included.
- Emphasis on accuracy and presentation.

5. Partnership and Company Accounts

- Calculations related to profit sharing, admission, retirement, and dissolution.
- Share capital issues, dividends, and bonus shares are common topics.

Strategies for Effectively Using Past Exam Papers

1. Systematic Practice

- Set aside regular time for solving past papers under exam conditions.
- Attempt papers from different years to identify patterns and variations.

2. Review Model Answers Thoroughly

- After attempting a paper, compare your answers with model solutions.
- Note any mistakes or omissions and understand the correct approach.

3. Focus on Time Management

- Practice completing papers within the allocated time.
- Develop the skill of allocating time proportionally to each question based on marks.

4. Identify Recurrent Themes and Frequently Asked Questions

- Track questions that appear across multiple papers.
- Prioritize studying these topics to maximize exam readiness.

5. Create a Personal Question Bank

- Record tricky questions and your solutions for future revision.
- Use this personalized bank to reinforce challenging concepts.

Tips for Maximizing the Utility of Past Exam Papers

- **Start Early:** Begin practicing early in your revision schedule to build confidence over time.
- **Simulate Exam Conditions:** Solve papers without interruptions and within time limits for realistic practice.
- **Focus on Weak Areas:** Use insights from previous attempts to identify and work on weak topics.
- **Review Mistakes:** Analyze errors critically and understand how to avoid them in the future.
- **Use Marking Schemes:** Familiarize yourself with marking schemes to understand what examiners look for.
- **Maintain Consistency:** Regular practice ensures continuous improvement and retention of concepts.

Additional Resources and Tips

1. Supplementary Study Materials

- Textbooks, revision guides, and online tutorials can reinforce concepts encountered in past

papers.

- Use question banks and mock exams for additional practice.

2. Study Groups and Peer Discussions

- Discuss past paper questions with peers to gain different perspectives.
- Clarify doubts and solidify understanding through collaborative learning.

3. Seek Feedback from Teachers

- Review corrected past papers with teachers to understand assessment criteria.
- Get tips on improving presentation, reasoning, and accuracy.

Conclusion

Mastering Principles of Accounts past exam papers is a cornerstone of effective exam preparation. They not only familiarize students with the structural aspects of the exam but also develop critical skills such as problem-solving, time management, and error detection. By systematically practicing, reviewing solutions, and focusing on recurrent themes, students can significantly enhance their confidence and performance. Remember, consistency, critical analysis, and strategic preparation using past papers are keys to excelling in Principles of Accounts exams. Embrace these resources fully, and they will serve as your stepping stones toward achieving your academic goals.

Question What are the key principles to consider when solving past exam questions in Principles of Accounts? Key principles include understanding basic accounting concepts, accurately recording transactions, applying correct ledger entries, preparing financial statements, and adhering to ethical standards such as honesty and accuracy in reporting. **Answer** How can reviewing Principles of Accounts past exam papers improve my performance? Reviewing past exam papers helps familiarize you with the exam format, common question types, and frequently tested topics. It also aids in time management and identifying areas where you need further practice. What are common topics covered in Principles of Accounts past exam papers? Common topics include double-entry bookkeeping, trial balance, adjusting entries, financial statements (income statement, balance sheet), depreciation, inventory valuation, and ethical considerations in accounting. How should I approach practicing Principles of Accounts past exam questions? Approach practice questions systematically: read the question carefully, plan your answer, apply correct accounting principles, show your workings clearly, and review your answers to identify mistakes and areas for improvement. What are the benefits of practicing Principles of Accounts past exam papers under exam conditions? Practicing under exam conditions helps improve time management, reduces exam anxiety, enhances your ability to recall and apply concepts quickly, and builds confidence for the

actual exam. How can I use past exam questions to understand the marking scheme in Principles of Accounts? Review past exam papers alongside their marking schemes to understand how marks are allocated for different parts of the answer, learn what examiners look for, and ensure your answers meet the expected standards. Are there any online resources or platforms that provide Principles of Accounts past exam papers? Yes, many educational websites, government examination boards, and online learning platforms offer access to past exam papers and solutions, which can be valuable resources for your preparation.

Related keywords: principles of accounts, past exam papers, accounting principles, accounting exams, accounting past papers, principles of accounting, exam questions, accounting practice papers, accounting revision, accounting exam preparation

PRINCIPLES LIFE AND WORK

Principles Life and Work: A Guide to Building a Fulfilling and Successful Life

In today's fast-paced and constantly changing world, having clear principles in life and work is more important than ever. Principles serve as the foundational values and beliefs that guide our decisions, behaviors, and interactions. They act as a compass, helping us navigate challenges, make consistent choices, and achieve personal and professional fulfillment. Understanding and applying core principles in both life and work can lead to greater clarity, integrity, and success.

Understanding Principles Life and Work

Principles in life and work are the fundamental truths or beliefs that influence our actions and attitudes. Unlike goals or objectives, which are specific outcomes we strive for, principles are enduring and universal. They provide a moral and ethical framework that shapes our character and guides our interactions.

Having strong principles helps:

- Maintain integrity and authenticity
- Build trust and credibility
- Make consistent and ethical decisions
- Foster resilience during difficult times
- Achieve long-term satisfaction and success

The Importance of Principles in Life and Work

Applying principles is essential because it aligns our actions with our core values. This alignment creates a sense of purpose and direction, increasing motivation and commitment. Moreover, principles help us:

- Cultivate discipline and self-control
- Develop healthy relationships
- Make difficult decisions with confidence
- Enhance reputation and credibility
- Lead a life of meaning and integrity

In the workplace, principles contribute to a positive organizational culture, promote ethical behavior, and drive sustainable success. In personal life, they foster self-awareness, emotional resilience, and genuine happiness.

Core Principles for a Fulfilling Life

While principles can vary based on individual values, some universal principles can guide anyone toward a more meaningful life:

1. Integrity

Being honest and transparent in all dealings builds trust and self-respect. Integrity entails doing the right thing even when no one is watching.

2. Respect

Valuing others' perspectives, boundaries, and dignity fosters healthy relationships and a compassionate mindset.

3. Responsibility

Taking ownership of your actions and their outcomes encourages accountability and personal growth.

4. Gratitude

Practicing gratitude shifts focus from what is lacking to what is abundant, enhancing well-being and contentment.

5. Compassion

Showing kindness and understanding toward others promotes empathy and social harmony.

6. Continuous Growth

Embracing lifelong learning and self-improvement helps adapt to change and achieve personal potential.

Principles for Effective Work and Career Success

In addition to personal principles, specific values in work can significantly impact professional success and satisfaction:

1. Excellence

Striving for quality and mastery in your work fosters pride and creates value.

2. Accountability

Owning your responsibilities and results builds trust with colleagues and clients.

3. Collaboration

Working effectively with others enhances creativity, problem-solving, and innovation.

4. Adaptability

Being open to change and learning new skills ensures relevance in a dynamic environment.

5. Ethical Conduct

Upholding honesty, fairness, and respect maintains integrity and a positive reputation.

6. Customer Focus

Prioritizing client needs and satisfaction leads to loyalty and business growth.

Developing and Living Your Principles

Having principles is one thing; living by them consistently is another. Here are strategies to embed

principles into your daily life and work:

1. Clarify Your Core Values

Reflect on what matters most to you. Write down your core beliefs and principles to create a clear personal or professional manifesto.

2. Set Intentional Goals Aligned with Principles

Ensure your goals reflect your principles. For example, if integrity is vital, set goals around honesty and transparency.

3. Practice Self-Reflection

Regularly evaluate your actions and decisions. Ask yourself if they align with your principles.

4. Seek Role Models and Mentors

Learn from individuals who exemplify strong principles and integrity.

5. Make Ethical Decisions

When faced with dilemmas, consider what aligns with your core principles before acting.

6. Embrace Accountability

Hold yourself responsible for living according to your principles and learn from mistakes.

Challenges in Upholding Principles

Living by principles may sometimes be challenging, especially when faced with pressure, temptation, or conflicting interests. Common obstacles include:

- External pressures to compromise values for short-term gains
- Fear of rejection or criticism
- Lack of confidence or clarity about principles
- Habitual behaviors that conflict with core beliefs

Overcoming these challenges requires courage, self-awareness, and a commitment to authenticity. Remember, consistency in principles builds character and long-term respect.

Benefits of a Principles-Driven Life and Work

Adopting principles as the foundation of your life and work offers numerous benefits:

- Increased trust and credibility from others
- Greater resilience in adversity
- Enhanced decision-making clarity
- Personal integrity and inner peace
- Stronger relationships and networks
- Long-term fulfillment and success

A principles-driven approach aligns your actions with your true self, leading to a more authentic, meaningful, and rewarding life.

Conclusion

Principles of life and work form the bedrock of a meaningful and successful existence. They serve as guiding lights that help us navigate complex situations, uphold integrity, and stay true to our values. Building awareness of your core principles, actively practicing them, and overcoming challenges ensures that your personal and professional life remain aligned with what truly matters.

Remember, cultivating principles is an ongoing process. As you grow and evolve, so too should your understanding and application of your core values. Embrace this journey of self-discovery and integrity, and you will find yourself living a life filled with purpose, respect, and genuine success.

Principles of Life and Work: A Comprehensive Guide to Navigating Success and Fulfillment

In a world characterized by rapid change and unpredictable challenges, understanding and adopting core principles of life and work can serve as a compass for personal growth, professional success, and overall well-being. These principles are timeless truths and guiding standards that help individuals make consistent, ethical, and effective decisions, fostering resilience and purpose. Whether you're seeking to improve your personal life, advance your career, or find a balanced approach to both, grounding yourself in solid principles can create a foundation for sustained fulfillment and achievement.

The Significance of Principles in Life and Work

Principles act as the internal compass that guides your choices, behaviors, and interactions. They shape your character, influence your relationships, and determine your professional trajectory. In essence, principles provide clarity amidst chaos, helping you:

- Make ethical decisions aligned with your values
- Build trust and credibility with others
- Stay resilient during setbacks and failures
- Cultivate a growth mindset and continuous learning
- Achieve consistency and integrity in actions

Understanding these principles and integrating them into everyday life ensures you are not merely reacting to circumstances but proactively shaping your destiny.

Core Principles of Life

Living a principled life involves adhering to values that promote personal integrity, purpose, and happiness. Below are some fundamental principles that underpin a meaningful and balanced existence.

- Authenticity and Self-Awareness

Authenticity entails being true to yourself, embracing your unique qualities, and living in alignment with your core values. Self-awareness complements this by understanding your strengths, weaknesses, passions, and motivations.

- Know what truly matters to you
- Avoid pretending to be someone you're not
- Regularly reflect on your actions and goals

- Growth and Continuous Learning

A commitment to personal growth involves seeking knowledge, developing new skills, and embracing change.

- Cultivate curiosity
- View failures as opportunities to learn
- Stay open to feedback and adapt accordingly

- Compassion and Empathy

Building meaningful relationships requires understanding others' perspectives and showing kindness.

- Practice active listening
 - Show genuine concern for others' well-being
 - Offer help without expecting immediate reciprocation
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- Resilience and Perseverance

Life inevitably presents challenges; resilience allows you to bounce back stronger.

- Develop mental toughness
 - Maintain optimism during adversity
 - Focus on long-term goals rather than short-term setbacks
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- Gratitude and Contentment

Appreciating what you have fosters happiness and reduces stress.

- Keep a gratitude journal
- Celebrate small victories
- Avoid comparison and envy

Principles of Work

Principles in the professional realm are essential for building a successful, ethical, and fulfilling career. They guide behavior, decision-making, and interactions with colleagues, clients, and stakeholders.

- Integrity and Honesty

Trust is the cornerstone of professional relationships.

- Be truthful in your communications

- Own your mistakes and rectify them
- Uphold ethical standards, even when inconvenient

- Excellence and Accountability

Striving for high standards and taking responsibility for your work fosters reputation and trust.

- Deliver quality consistently
- Meet deadlines and commitments
- Accept constructive criticism and improve

- Collaboration and Teamwork

Most achievements are the result of effective teamwork.

- Respect diverse perspectives
- Communicate openly
- Support colleagues and share credit

- Innovation and Adaptability

The ability to innovate and adapt is vital in a dynamic environment.

- Embrace change proactively
- Seek creative solutions
- Stay updated with industry trends and technologies

- Leadership and Influence

Good leaders inspire and motivate others.

- Lead by example
- Empower others to excel

- Make decisions based on fairness and vision

Integrating Principles into Daily Life and Work

Adopting principles is not a one-time event but a continuous process. Here are strategies to embed them into your daily routines:

- Clarify Your Core Values

Identify what principles resonate most with you and write them down.

- Reflect on role models and mentors
- Prioritize your list of core principles
- Revisit and revise periodically

- Set Intentional Goals

Align your goals with your principles to ensure consistency.

- Establish SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals
- Break down long-term visions into actionable steps
- Regularly assess progress

- Practice Mindfulness and Reflection

Daily or weekly reflection helps reinforce your principles.

- Keep a journal of experiences and lessons learned
- Meditate or practice mindfulness to stay present
- Adjust behaviors that are misaligned with your values

- Seek Feedback and Mentorship

Other perspectives can help you stay true to your principles.

- Engage with mentors or coaches
- Be open to constructive criticism
- Use feedback as a growth tool

- Lead by Example

Whether in personal relationships or professional settings, demonstrate your principles through actions.

- Be consistent in ethics and behavior
- Inspire others through your integrity
- Create a culture of principles in your team or community

Challenges in Upholding Principles

While principles are vital, adhering to them isn't always straightforward. Common challenges include:

- External pressures to compromise ethics for success
- Conflicting principles that require prioritization
- Fear of criticism or rejection
- Temptations to take shortcuts or cut corners

Overcoming these challenges involves unwavering commitment, self-discipline, and a clear understanding of your purpose. Remember, short-term compromises can undermine long-term trust and fulfillment.

The Benefits of Living by Principles

Adopting and consistently practicing principles yields numerous benefits:

- Enhanced Trustworthiness: Others see you as reliable and ethical.
- Greater Self-Respect: Living authentically boosts self-esteem.
- Resilience in Adversity: Principles serve as anchors during tough times.
- Clarity of Purpose: Clear principles provide direction and motivation.
- Legacy and Impact: Principles shape the way you influence others and contribute to society.

Conclusion: The Path to a Principled Life and Work

In essence, principles of life and work are the foundational truths that guide us toward authenticity, growth, integrity, and fulfillment. They serve as a moral compass, helping navigate complex decisions, foster meaningful relationships, and build a legacy of trust and excellence. While challenges are inevitable, a steadfast commitment to core principles ensures you stay aligned with your values and purpose.

Living by principles is a continuous journey—one that demands reflection, practice, and resilience. As you integrate these guiding standards into your daily routines, you'll find that success is not just measured by achievements but also by the integrity and authenticity of your character. Embrace these principles, and they will serve as your steadfast companions on the path to a fulfilling life and impactful work.

Question What are the fundamental principles that guide a successful life? Core principles include integrity, continuous learning, resilience, gratitude, and maintaining a positive mindset, which collectively foster personal growth and fulfillment. How can applying principles of work ethic improve career success? A strong work ethic—characterized by punctuality, responsibility, dedication, and perseverance—builds trust, enhances productivity, and opens up opportunities for advancement. Why is integrity important in both life and work? Integrity fosters trust and credibility, which are essential for meaningful relationships and professional reputation, leading to long-term success and respect. How does setting principles influence decision-making? Having clear principles provides a moral compass, helping individuals make consistent, ethical decisions aligned with their values even in challenging situations. What role does resilience play in balancing life principles and work challenges? Resilience enables individuals to recover from setbacks, adapt to change, and maintain focus on their core principles amidst adversity. How can mindfulness contribute to living by principles in daily life? Mindfulness cultivates awareness and intentionality, allowing individuals to act in accordance with their principles and respond thoughtfully rather than react impulsively. What is the relationship between purpose-driven work and personal principles? Purpose-driven work aligns with personal principles, creating a sense of meaning and motivation that enhances both job satisfaction and overall well-being. How can organizations foster principles-based cultures? Organizations can promote core values through transparent leadership, ethical policies, recognition of principled behavior, and embedding principles into their mission and practices.

Related keywords: values, ethics, integrity, discipline, balance, motivation, productivity, goal-setting, time-management, leadership

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