

Aligning your spending with your highest purpose



Let's take a moment and close our eyes. (Yes, actually close your eyes). Picture your perfect day. Do you hear waves crashing, do you hear birds chirping? Are children playing? Are you drinking coffee on your back porch? Take a moment to "settle" yourself in this vision.

Think about your family: In your "perfect day" scenario, do you have a partner? What about children?

What about your dream home? Here, we aren't worried about aesthetics, just feeling and function. Do you live near extended family? Is the setting urban, suburban, or rural?

Now think about your dream work: Are you a homemaker? Are you working for yourself, or for someone else? What type of work are you performing? How many hours a day do you spend performing these tasks?

How are you contributing to your community? Think broadly here— it could be anything from joining the PTA to volunteering with a local animal shelter or donating to international charities.

What sort of things are you doing just for enjoyment? Do you travel, play board games with friends, train for a marathon?

What are some things standing in the way of making this vision a reality?

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Now let's bring money into the equation.

What are some things you wish you had the money to do more of? Museum days? Brewery trips? Long weekends or international travel?

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What is something you wish money could help you do less of? What sort of tasks would you outsource if you could? *(Hint: It can help to release shame and guilt from this thought experiment. What would you let go of if absolutely nobody knew? If your mother-in-law/ judgmental friend/ nosy neighbor, etc. were none the wiser, would you hire a housekeeper? Skip packing the kids' lunches? Hire someone to do your taxes?)*

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What sort of things would some wiggle room in your budget allow you to do for your loved ones in the short term (like pay for a summer camp or soccer team fees)?

What about in the longer term? Would you want to offset college costs, contribute to your children's down payment, or offer assistance to aging relatives?

What sort of causes would you financially contribute to if you were able? How much money (as an actual number or as a percentage of your income) would feel *good* to be able to donate?

It's time to shift your spending habits because making your money work for YOU (rather than the other way around) is key to creating the life you WANT to live. When you need a reminder of your "why"-- this is it.