**GUIDING THOUGHT** 

## What's important to you about money?

Stop for a moment and really ask yourself this question. Sit with it, ponder it, allow yourself to dream about it. What is truly important to you about money? There are no wrong answers. We're asking about not only the money you have now but also your ability to earn money in the future. It doesn't matter whether you have a lot or very little. It doesn't matter if you are a saver or a spender. It doesn't matter what other people might think. This is your opportunity to define what matters most to you as it relates to money.

We have the privilege to ask this question daily, and it never ceases to amaze us how many people struggle to articulate their answers. It's not that they don't know, it's more a reluctance to say it out loud. We've grown to expect the hesitation and awkward silence when asking this question. People don't really want to talk about it. The question forces thought. It makes us examine our values, our motivations, and our dreams. Most would prefer to talk about politics, sports or what the stock market is going to do in the future.

All of these are interesting topics of discussion but they don't get you any closer to ultimately defining your "WHY." It's much easier to concentrate on the "HOW" instead of the "WHY." Most of us would much rather think and talk about "HOW" we're going make more money, "HOW" we're going to spend our money, or "HOW" we're going to invest our money. We spend precious little time examining "WHY" we are going to make sacrifices or take risks in order to make more money, "WHY" we're going to spend our money on what is being marketed to us at any given moment, or "WHY" we are choosing to invest our money to begin with. There is great satisfaction available if you can get crystal clear about your "WHY" before deciding "HOW."

One of the most rewarding things we get to experience in our work is helping families get above all the noise of the "HOW" to the point of truly concentrating on their "WHY." It's where peace of mind around money begins. It allows you to say no when confronted with the next great deal that can't miss or that sleek new car that you don't really need. It allows you the freedom to say yes to the things that matter most like memorable experiences with the people you love, giving more to the charities you care about, or helping a grandchild graduate college debt-free. The possibilities are endless but nonetheless real. So, before the never-ending details of "HOW" fill your mind again take that moment and answer the question: What's important to me about money?

3 How would you like to be remembered?

1	What's important to you about money?
(2)	Imagine that you're financially secure.  You have enough money to take care of your needs, now and in the future. Don't hold back your dreams. Describe a life that is complete and richly yours: how would you live your life? What would you do with the money? Would you change anything?

	Describe what were life looks like in 10 weeks
4)	Describe what your life looks like in 10 years.
	What about in retirement? Where would you be? What are doing? Who are you with?
5	You find out that you have 5-10 years to live. You will never feel sick. You will have no notice of the moment of your death.
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6	You have 1 day to live. Notice what feelings arise as you confront your very real mortality. Ask yourself:
	A) What dreams will be left unfulfilled?
	B) What do I wish I had finished or had been?
	C) What do I wish I had done?
	D) What did I miss?

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Let us plan so as to live well a long time, and live so as to die well at any moment.

John Piper

## Ready to talk? Contact RK today.

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