

Financial Advice From A 3-Year-Old?



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I have been teaching clients holistic sustainable financial solutions for over 16 years. Who would have known that some of the best financial guidance was re-affirmed to me by a 3-year-old, and it's life changing.

I remember sitting in my daughters play-room, having a pretend tea party. We had used water instead of tea in her little teacup set because drinking real tea with a three-year-old would not be a good idea. Her energy level did not need to be enhanced by caffeine! We were pretending to serve organic black tea from the Nile river region of Egypt. Its funny how detailed she wanted to be about where the tea we were serving came from.

There I was, sitting on the floor, with two teacups, a picnic blanket, and some crackers. Juliet said to me "daddy, we need one more to join us". I replied, "sure thing, who should we ask?" She said, "I want my stuffed animal bunny to join us". At that moment, I thought to myself, where is that stuffed animal? It's her absolute favorite stuffed animal and has been since she was first born. She then went over to her toy area, found it in less than 2 seconds, and came back to the little picnic blanket with her bunny. She said to me "daddy, I keep my toys in order, so I can find what I am looking for!"

This really hit home to me, because it made me think of how the rest of the morning could have been if we couldn't find her favorite stuffed animal. What if it was lost? What if she forgot where she last put it? To say that the day would have turned into a panic is an understatement. Try telling your 3-year-old her favorite stuffed animal is lost!

Later that day, as I was preparing for a review meeting, it re-affirmed what I preach to my clients about being financially organized, and how many people overlook this. Financial organization is the first step towards optimal Financial Balance[®]. When you have a structured approach, that organizes your financial life into 4 domains of Protection, Assets, Liabilities and Cash flow, it becomes easier to make intelligent holistic financial decisions. Being organized with your finances is vitally important in living a financially balanced life.

Most people go through life with a very compartmentalized approach to their money and money decisions. It becomes extremely challenging to plan this way, because each financial decision doesn't live in its own individual silo. Everything we do financially is connected to the four domains of Protection, Assets, Liabilities and Cash Flow. If you consider having an organized approach to managing these critical domains of our financial life, what improvements could that award you?

For one, it allows a holistic 4-dimensional view of your financial life. This becomes important when making financial decisions or stress testing your current financial strategies because it allows you to understand how that impacts your areas of Protection, Assets, Liabilities and Cash Flow. Second, having a financial strategy that can link these areas together, puts you in the driver's seat and in control. Your decisions are not based on opinion or hype, but rather factual based decision making. When you can first examine how the financial decisions you make in life affects these areas of importance before you do it, it eliminates doubt.

For example, does implementing a new financial strategy increase your level of protection? Does it increase your wealth? Would it reduce your risk, while at the same time creating more tax efficiency and decreasing debt? It's hard to understand how any decision can impact the 4 domains of our financial life if we do not first stress test it against those critical areas of importance.

Having an organized financial life, can be very rewarding. It can help with your financial vision, by understanding exactly how your current or future financial strategies will affect your tax efficiency, wealth building, debt elimination and levels of protection. It can increase your financial confidence and can eliminate uncertainty in your areas of financial importance.

Living an abundant financial life starts with financial organization. Have you begun this process for you or your family's financial growth?

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I am the president and founder of *Statera Wealth Solutions, Inc.* We focus on sustainable wealth building solutions for those who want to grow and protect their wealth. Our modern perspective challenges outdated conventional financial wisdom, awarding our clients improved financial wellness and less financial stress.

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