

## Let's Plan For A *Fantastic* Financial Year

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I love the blank canvas of a new year! There's so much possibility and opportunity – the best of life is waiting to happen. It is idealistic and fanciful to say it, believe it, hope, and wish for it, and then do nothing but “wait” for it to happen. Expect the most wonderful things and then *plan* for them. Opportunity without action is no better than no opportunity at all.

So, this year, what is possible? What opportunity are you longing to seize? What dream are you ready to commit to? What adventure do you long to embark on? Make a list, cut out a picture, do a web search. Put in black and white what you most want



to bring into your life in this glorious new year. You must name it to claim it.

Let's not call it a goal – goals seem very hard and tedious. Let's call it the *destination* – what is your desired *destination*? What wonderful *destinations* do you have in mind for the new year? A destination could be paying off debt or building savings. It could be taking care of nagging paperwork, getting insurance, filling out forms, resolving tax matters or other nagging tasks that have been weighing you down – destination: burden-free! Destination: hideous tasks completed! It might be buying that house or starting that business or getting that dream job – your destination is as individual as you are and in the wonder of a new year, *everything* is possible.

Now, sit back, close your eyes and revel in the *feeling* of your destination. How would it feel to have that debt paid off, that balance in the bank, those tasks complete? How would it feel to have that adventure (paid for!), that trip booked, that business started? As you are basking in the feeling, is your mind starting to percolate? Are ideas, fears,

and doubts bubbling up? Good – that means you are human, and humans are part adventurer and part protector. Some people are heavier on the adventurer part – those go-for-it-at-all-costs sorts - and some people are heavier on the protector part – consider-all-the-perils sorts. The good news is that both are needed to reach that glorious destination.

Now comes the fun part – get creative and write down all the little things you could do to *move in the direction* of the destination. Make them *little things* as jumping in with big things will make them seem hard, scary, and overwhelming, and then nothing gets done. Don't make a numbered list; grab a paper, and write all over it – no order, no timeline – just random thoughts and ideas – they can be crazy ideas – it's just "*how could I...*" Keep your destination at the top of the page, top of mind, ahead of everything else that competes with that one destination.

Opening yourself up to possibilities feels amazing and light and energizing. And then we look around; we see the bank balance, the credit card balance, the job, and the responsibilities. We see obstacles. We see shortcomings. We see past failures. That's the other side of the coin – the realist, the protector, the "play-it-safe" part of us.

What cuts the fear is action; it's taking a *small step* toward that destination. It's doing one positive thing and then another, and then another. It's

making the plan to take a small step toward the destination *every day*. Sometimes those small steps involve money – yes, many of our destinations require money to make them happen hence the "*fantastic financial year*" in the title. The money part matters most of the time – some destinations don't require money – losing weight, getting fit – those might save you some money, but realistically, a lot of our destinations involve money – having more, owing less, being able to take a trip or buy a house or start a business.



As you look at the money part, it's time for choices – this or that? Adventures require sacrifice – what are you willing to give up and do without now so you can move a step closer to that glorious destination? Every little thing – every five bucks - matters. You give up 10 five-buck things and you have 50 bucks. If you do that repeatedly, over, and over, keeping your destination in mind over the "shiny thing" in the now, you will move closer and closer. Make the plan. Make the choice moment by

moment – *does this move me closer to the destination or farther away?* What do you choose? What are you willing to do to get to your glorious destination? How will you look back on this year - as the year that *you could have* or *as the year that you did*? As the year you thought about it or the year you *took action*?

If you are interested in going deeper into creating your plan for a *fantastic* financial year, join me for a free webinar on January 25<sup>th</sup> from 12:00 p.m. – 1:00 p.m. ET – *Let's Plan for a Fantastic Financial Year!* During the webinar we'll delve further into identifying the destination that you want to focus on, creating your plan, and defining some concrete actions you take to make sure your money is supporting your vision of the destination. You can [CLICK HERE](#) to Register.

If you'd like to participate but have a conflict, register anyway as all registrants will receive the recording and the resources after the event. Here's to your glorious *destination!*

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To learn more or get help planning your financial goals, please email me at [gildea@homrichberg.com](mailto:gildea@homrichberg.com).

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