

What You Focus On Expands

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We all know that if we track something – our weight loss progress, our mileage toward a 10k, or our money goals, it is much more likely to move us toward that goal than if we just hope for the best. It is our focus and attention that puts the unconscious part of our brains to work on the goal. It says, “This is important, pay attention; seek out this” – hence the reason we suddenly see a particular type of car once someone mentions it or a book title keeps appearing everywhere once it is selected for book club.



So, what are you focusing on as we enter the holiday season? I have often focused on the “to do’s” – the gift list and cards and decorating and let the work of it be my focus. And guess what? The work and the effort expanded! I saw tasks everywhere and absolutely no joy!

What if I focus on delight? What if I focus on creating a plan for my gift-giving, card-sending, and holiday merriment and focus on bringing the plan to life? Maybe my plan is to create delight (instead of frenzy). Maybe my plan is also to be conscious about what I spend so that I don’t face a jaw-dropping credit card bill in January.

These are great lessons to teach our kids as we build the spending plan into the holiday planning. It is ok to show kids how to make a list and check it twice while also thinking about a great and thoughtful gift that stays within a spending plan. If we want our kids to be responsible with money, we need to show them how to do that. We need to explain that we have set aside a certain amount of money for gift-giving and holiday treats and let them help you allocate it to what is most important and most meaningful for everyone. It is also helpful to see how seemingly small amounts can add up quickly to big amounts!

Time is generally at a premium during the holiday season, but creating gifts together can be a fun experience where you are sharing talents and creativity while enjoying time together, and it certainly beats battling holiday traffic and crowded shopping centers (in my opinion).

Ask your kids what type of gifts they would enjoy making or baking and what each person on your holiday list might enjoy receiving. Kids have a lot of creativity, and it may spark conversation and be enlightening to see what hidden talents and aspirations they have. You may also be surprised at how perceptive they can be about noticing what people enjoy or need.

I am definitely one who gets caught up in the moment and throws money, presents, and food at everything. I know that more is not better (and is often worse), so I must stay focused and intentional to keep myself in check. What I do want most, though, is for those around me to feel seen, appreciated, and cherished. I want them to be delighted by the holidays and experience joy and connection. Figuring out how to do that requires more thought, more creativity, and more reflection than racing around frantically buying and baking, though.



If you want your holiday delight to expand, focus on the activities that create delight. If you want your January finances to expand, focus on your spending plan and share it with your family. It is such a great way to teach kids to value financial resources and use them intentionally. We all can do a better job of understanding how we allocate our money and how we can be more intentional about using it wisely, regardless of how much we have. We can also all share those lessons and learnings more openly to help our kids understand that process and expand their own focus on those things that are most important while staying within the spending plan.

My hope is that you have a wonderful holiday season filled with the experiences that most connect you to those you love and that what is most important to you continues to expand through the holidays and into the new year.

To learn more or get help planning your financial goals, please email me at gildea@homrichberg.com, call us at 404.264.1400, or visit us on the web at HomrichBerg.com.

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