



HEALTH & WEALTH

A Symbiotic Relationship

Imagine you're at the end of your entire working career. You were a captain of industry, leading men and women on the journey. You've saved money, and you can comfortably retire for the rest of your life. Phew. But...to acquire the financial rewards, you massacred your mental health. You stayed stressed for long periods of time to meet deadlines. You ruined relationships because you were never home for the key moments. You jeopardized your future quality of life by choosing to spend overtime in the office rather than taking care of yourself physically. You have all the money you'll need, but you lack the health—physical or mental—to enjoy it.

Now consider a different path. Imagine that while you did work hard, you also played hard. Your motto was, “Live for today and today only.” Why deprive yourself of a luxury car just because the payment wouldn't allow you to save for your future? You exercised regularly

to maintain your appearance, kept up with all your friends, and were always the life of the party. You've reached the end of your working years in good shape with great relationships. Congrats. But...you didn't save much, and you'll be forced to keep working until you die (so stay healthy) or make do with your social security income.

Which of these scenarios scares you more: the rich corpse or a healthy elder forever trapped inside an insufficient budget? They are equally the makings of a nightmare. If you have a ton of money without health, all your hard-earned money will likely be spent on doctors and hospitals. On the other side of the same issue, if you have your health without wealth, you can't travel like you wanted or spoil your grandkids. Don't end up fit and broke, or rich and broken. Neither situation will leave you happy. We all want—and dare I say, *need*—to have an appropriate fitness level in both health and wealth to live a full life while working and in retirement. Only a fraction of people earn enough money and have enough time to be rock stars in both arenas; the majority of us need to evaluate what's important to us now and in the future. Once you determine what is essential to make yourself happy in this life, you'll see your financial goals are mostly attainable, *and* you can be healthy enough to enjoy them.

Society as a whole, though, is getting worse in health and wealth. While we have more access to information than ever before, financial literacy is at all-time lows. Obesity already kills more people every year than terrorism, cancer, and war combined¹. Stress is reaching an all-time high. Anxiety and depression are diagnosed at alarming rates.

The problem is health and wealth are symbiotically connected and work together in the downward spiral. One of the leading reasons for anxiety, depression, and stress is money.

When we have financial worries, we lose sleep, which is vital for our well-being. If we're not sleeping, we won't be as healthy, and we'll

¹ Ritchie, H., & Roser, M. (2019, December). *Causes of Death*. Retrieved June 2020, from Our World in Data: <http://ourworldindata.org/causes-of-death>

have to visit the doctor or buy medicine more often, which then takes money away from our wealth. When we are stressed-out, we tend to make poor choices with our food and health habits. These habits feed off each other to make things worse. We're soon caught in a health-and-wealth death spiral, and fixing just one of the issues doesn't address the whole problem.

The good news is health and wealth work hand-in-hand on the upward spiral just as much as they work together on the downward one. Here are some statistics that demonstrate the positive correlation between health and wealth:

- ❑ “People can save up to \$6,000 per year with healthier habits.”²
- ❑ “An affluent 25-year-old will live six years longer than someone the same age who is less financially secure.”³
- ❑ “People who take at least 10,000 steps a day are 21% more likely to maintain a budget.”⁴
- ❑ “As of 2010, up to half of all premature deaths in the U.S. are due to preventable factors such as poor diet and lack of exercise.”⁵

The overlap between health and wealth is astounding. Small steps in one area will affect the other. Suppose someone works to better their financial situation. In that case, they may start sleeping better, which typically leads to weight loss and a clearer mind, compounded with

2 Rutgers New Jersey Agricultural Experience, 2016

3 Virginia Commonwealth University Center on Society and Health, “Income and Health Initiative, 2015

4 Communicating on Wealth and Health, Deloitte Consulting LLP

5 “Measuring the Risks and Causes of Premature Death: Summary of Workshops,” National Research Council (NRC) and Institute of Medicine, 2015

the fact this person carries far less stress on their shoulders day in and day out. Now, their health and wealth are working together toward a better future.

Throughout our lives, our wealth will affect our health and vice versa. We have to start making better decisions and building better habits to get our money and health into shape to improve our life experience and vitality.

In *The Power of Habit: Why We Do What We Do in Life and Business*, Charles Duhigg makes the case that self-control is like a muscle that can be trained and improved, and while you're working your self-control by not spending money on things you don't prioritize, you can also improve your health by using the same skill of self-control by eating at home rather than stopping for a fattening fast food dinner. Based on the research, focusing on fitness and finances could improve both areas by working the self-control muscle even more.

As a financial planner, I have to know many rules and laws. I need to understand the impact both mathematically and emotionally of the short and long-term decisions needed to help clients along their path. But after all of the math calculations and performance analyses, my actual job is helping clients build a plan and stick to it to reach their preferred future.

I'm not ripped; I don't have six-pack abs and huge biceps. I'm not the kind of rich that can buy a yacht or multiple homes. What I do have is experience helping people better their lives in both areas. I've seen thousands of clients attain new fitness levels in both health and wealth, enough to know being ultra-rich and ripped don't have anything to do with being fit and wealthy. Their success has shown me that the habits it takes for a client to achieve success in one area are the exact same habits needed to achieve success in the other. It makes sense that once you've decided to work on one of these areas of life, work on both. It won't take much more effort to better both aspects of your life. You just

have to know how the rules apply and which habits to cultivate. Then take one step after the other on the spiral staircase of life that leads up to your goals.

This book aims to help stem the disastrous future we as a culture are heading towards if we stay on the current course. You can visualize what a better life could look like, no matter where or when you start. Inside these pages, you will find the information and motivation to make meaningful change, whether it's a massive turnaround from how you've managed habits until now or a slight modification to your positive practices already in place. The easy-to-follow guide will help you define your future, plan your path, and know what you need to do to improve *both* your fitness and finances.

Health, wealth, and happiness are the keys to a good life. Happiness is far easier to come by if you have both health and wealth. When you work in both areas, you will be amazed at the leaps and bounds you can make toward a better life, and achieving both health and wealth is not nearly as hard as you think.

The Fit Financial Formula

My life changed forever in health and wealth when I was 12 years old, and I woke up in a medevac helicopter, strapped to the patient table. Without some incredibly lucky timing and brilliant first responders, I would have bled out in the backseat of a car in rural Georgia. My parents had been driving my friend and me to dinner after bowling when a dually truck with a cement mixer hitched to the back skidded through a stop sign, t-boning my side of the car. The truck's grille took a chunk out of my forehead; metal scraps and glass shredded my cheek and chin. Dad suffered minor whiplash and jumped to our aid. Mom was shaken and pinned in by the damaged passenger's side door. My friend was screaming as he had glass in his eye, and I was unconscious and limp, held up by the seatbelt, with blood pouring out of my forehead. The

surgeons later told me they had lost track of the number of sutures they sewed to stitch my face back together. It was a miracle I didn't have a broken skull.

Now, looking back as a father myself, I can't even imagine the horror my parents went through while waiting for the medical team to complete the reconstructive surgery that saved my life. Thankfully, I did survive, but I don't remember what life is like without scars on my face or the ongoing headaches caused by a pinched nerve in my shoulder. I used to have to pull over while driving because the migraines grew so painful, I had to vomit right then and there. I learned that regular chiropractor visits and maintaining a certain level of fitness kept the chronic headaches at bay. The ten years it took to figure out how not to get a headache every single day led me to become a personal trainer for a couple of years. I wanted to learn how to maintain my fitness the right way, and I loved helping others with their health decisions as well.

Once my parents overcame the initial scare of almost losing their son, the next round of worrying started: How would they pay all the medical bills? It must have been incredibly hard for my dad to go back to work as a pilot and leave his recovering son for days at a time. Two years later, we won a lawsuit for the accident and used some money from the settlement to pay the debts. I also took a portion of my proceeds and invested in a tech stock. It was 1999; technology stocks were going up, and I wanted to ride the wave. Ride the wave I did until the tech bubble burst in 2001. I basically lost the value of a car, but I learned a far more valuable lesson: I needed a plan. My dad took me to his financial advisor, and after listening and asking questions, I was hooked.

I connected the formula for health and wealth early on, and in the last 15 years, I have put the principles in this book to work in my own life and for my clients. The pathway to a healthy and wealthy life is more straightforward than you think. Maybe not always emotionally easy, but straightforward, yes. When you actively develop, hone,

and implement the three pillars of progress—mindset, planning, and habits—to health and wealth, and you do that consistently over time, you will inevitably enhance your fitness and wealth. I’ll explain the three pillars in later chapters, but the takeaway here is the simplicity of the Fit Financial formula:

$$[\text{Mindset} + \text{Planning} + \text{Habits}] + \text{Time} = \text{Health \& Wealth}$$

Following this formula changes lives. I’ve seen it myself. If you are willing to live this formula, you can create a lifestyle that will remain long after you put this book down. By sticking with this formula over the years, you will reach your goals and far exceed what you thought was possible.

Mindset, planning, and habits are the three pillars of progress explored in this book. Each part of the formula is defined, and there are guided questions and exercises to help you determine what applying the Fit Financial Approach could look like when applied to your life now and in the future. The questions are available in a worksheet on my website, www.fitfinancialapproach.com, to follow along as well.

When it comes to eternal truths about human behavior, they are simple. Losing weight doesn’t take a Ph.D. to figure out. I’ll go into more detail later, but the basic rule is to eat less than you burn, or eat less and move more. Many diets and fad workout programs tell you it’s more complicated than that. “All you have to do is buy my *(insert crazy, yet somewhat believable product here)*, and I can help you solve the riddle.” There is no riddle.

We want to believe there’s something more to being healthy than eat less, move more because if it is so simple, we ask ourselves, “why haven’t I done it yet?” Typically, we haven’t done it because we resist the commitment it takes. Plus, it seems like hard work to eat less. If you go to a restaurant today, they bring portion sizes large enough to feed

at least three people twenty years ago. Being hungry doesn't feel good. Saying no to cookies, even though we know it's a healthy choice, isn't easy. I understand eating less feels like depriving yourself of something, but the math is clear. Move more, eat less.

Common Question: How much is 100 calories to eat or burn?



The FDA recommends a “normal person” eat 2,000 calories per day. This recommendation varies wildly between activity levels, body size, and the individuals’ goals, but we’ll stick with their recommendation for this exercise. I’d like to give some examples, so you can see what 100 calories really look like:

- 100 calories of carrots - 25 baby carrots
- 100 calories of potato chips - 8 chips
- 100 calories of almonds - 14 raw almonds
- 100 calories of eggs - slightly less than 1 1/2 eggs
- 100 calories of gummy bears - 11 bears!
- 100 calories of sandwich cookies - 2 cookies

This is not to say each of the examples above are equal. Obviously, some have more nutritional value than others, but you get the idea. Two thousand calories don't amount to much in many of today's food choices.

I thoroughly enjoy a Chick-fil-A chicken sandwich meal with medium waffle fries and a medium lemonade. Based on information from the Chick-fil-A website, that meal alone consists of 1,020 calories. After that meal, there isn't much room to eat within your recommended daily calories. And, how often have you taken up the kid behind the counter on the 50-cent upgrade to the large?

Now you've eaten 1200 calories, or 60% of the FDA's recommendation, in one meal.

The most challenging part of eating less is only difficult for a little while. Two reasons for that: One, once you have measured your food and tracked your calories for a couple of weeks, you get a good feel for what 100 calories look like. Two, once you have built a habit, you don't have to think so much, and doing becomes second nature. Let's say you've developed a habit of waking up at 5:30 a.m. to work out before the kids are up; you will feel out of sync with your natural rhythm when you *don't* wake up and workout. That's when you know you're living a healthy lifestyle. That's also when you start annoying your coworkers because you complain you haven't been able to work out all week. They won't get it, and you'll smile...then hand them a copy of this book. This *will* happen to you if you start following the Fit Financial formula. (Please contact me through www.fitfinancialapproach.com to let me know when it happens to you. I love to hear these things.)

The same rule of simplicity applies to finances. It is not easy to become wealthy, but it is simple. You can follow some basic rules to get there, but they won't feel good at first. For instance, all you have to do to pay down debt and save money is spend less than you make. Guess what? It's the same rule as eat less, move more. The math is simple: calculate where your money is going, where it's coming from, and the difference between the two to get started. Yet, money is emotional for people. During the great recession of 2008, a local news channel interviewed me to discuss the market. I told the newscasters and the audience watching that the stock market wasn't just down. It was on sale. "Think of it as the Black Friday sales in retail stores," I said.

Mathematically, I was correct, but no one wanted to hear it. While the masses lashed out at me through social media, my clients stayed

the course with their plans. In the short term, they weren't always happy with their return on investment, but they were better off in the long run. The heated reactions of the general public taught me the math was not always the issue. Financial planning is partially about making sure the numbers line up, but the most critical aspect is the emotional decision-making.

Common Question: How much will \$100 a month be in 20 years?



Today, you can buy \$100 worth of groceries with a \$100 bill. Makes sense, right? In 20 years—given an assumed 2% rate of inflation—you will be able to buy approximately \$67 worth of groceries in today's dollars for today's \$100. If inflation is 3.6%, you'd only get \$50 worth of today's groceries in 20 years with the same \$100 bill.

\$100 today, 20 years later at 2% inflation = \$67

\$100 today, 20 years later at 3.6% inflation = \$50

Think of a home you may have purchased in the past. My dad bought our family home in Peachtree City, GA, in December 1983 for \$99,000. Today, while writing this in October 2018, the almost exact same home—same boards in much the same place with some different colors and updated appliances—is worth an estimated \$345,000. That's an average growth rate of 3.63%. For the most part, real estate increases at the rate of inflation over long periods. If this rate continues for another 20 years, the same house will be worth \$704,000.

You can buy less with the same amount of money over time. This is why it is imperative to start early with your savings and take

some risk, so you can at least keep up with but hopefully beat inflation over long periods of time.

The Fit Financial formula works because rather than focusing on one area, we focus on both health and wealth at the same time. It doesn't just tackle the numbers. It includes working with your natural emotional needs, forming supportive habits, and shifting your mindset for a successful life.

You can learn to tackle the emotional blocks and use these tools to implement the simple formula for a full life of being both fit and wealthy, but the hard part is in the squishy gray thing between your ears: your brain. You must decide to change. You have to decide you want to be both healthy and wealthy and are willing to take simple steps over a long time. You have to believe no silver bullet will solve all your problems in a matter of days or weeks. I will teach you the simple, effective way to live a healthier, more prosperous life, but it is up to you to incorporate these life lessons into your day-to-day activities and make the change. To get started, we need to cut through the noise and get to the fact of the matter.

Cutting Through the Misinformation

Before we set up financial and health goals and make choices about how to get you down the path to those goals, we have to cut through the misinformation out there. Unfortunately, there's a lot of it. If you do an online search for "fitness tips," there are over 1.4 billion results. The search also gives you several other options like "fitness tips for beginners" and "fitness tips for women." This is the problem, and the same happens when you ask for "financial planning." There are many opinions out there, and only some of them are based on actual facts. Most of these articles and websites base their statements around pseudo-science. I can't get to all of it, but let's cover some of the most visible nonsense found in both industries.

Check Expectations Against Reality

The problem with both health and wealth is societal expectations and reality don't match. I grew up watching shows like "Dream Car Garage" and "Cribs," where people showcased their outrageously expensive and typically unnecessary lifestyles. Watching shows like this leads people to think, "I could have that life someday." I'm sorry to be the bearer of bad news: You probably won't. Maybe you can if you are wildly talented *and* fortunate with opportunities at the right times in your life. Then once you have talent and luck, you'll have to work your butt off, too. The number of people who actually meet the super-rich level is so low you're probably better off playing the lottery. (Please don't.) Either way, the odds are not good.

For health, models with six-pack abs and chiseled features are plastered all over magazines and TV. They all pretend to eat pizza and burgers while smoking cigarettes and watching Netflix; I promise you this is not the case. Achieving a body like those fitness freaks happen one of two ways. Either they work like crazy over a long period, eat perfectly for months, and in the last two weeks basically starve and dehydrate themselves to capture the "cut" look. This fitness regimen and the look are not sustainable for longer than the camera is rolling. Today's more common option in the fitness modeling world is the "cut" phase happens after the camera shuts off, and some whiz with Photoshop shaves the love handles and adds shadows to the model's abs.

In either case, the world of fitness modeling portrays a reality that does not exist, and the false advertising drives me nuts. Yes, you can get in great shape if you eat right and exercise, but don't expect to reach unrealistic levels in either fitness or wealth. If you work your butt off, eat correctly, and maintain that discipline over a long time while having great genes, you could get there. But, in most cases, you can't, and shooting for unrealistic, unfounded goals leads to discouragement, paralysis, and a "why bother?" complacency. I'd prefer to have you strive for a healthy and wealthy life you can live into, given your current reality. I'm guessing you are a real

person. Maybe your genes aren't perfect, and you hold the fat on your stomach above your abdominal muscles instead of those fitness models lucky enough to hold the fat cells underneath their abs. Maybe your work, family life, social life, or other constraints on your time won't allow you to spend hours focusing on your body through meal preparation and time in the gym. And maybe you're not in a place in life or have the resources or connections to start the next company to go public and make a bajillion dollars. If your life is like most of us, the Fit Financial Approach is made for you. It is designed to be applied to a *real* life: your life.

Reality is more fun anyway. Think, for a moment, about what you are really trying to accomplish. For example, do you want six-pack abs because you think it will impress your wife? It won't impress her as much as playing with your kids on a Sunday afternoon. Are you trying to buy a house for your mom, so you can tell your friends how rich you are? Seriously, your friends may not know how much money you have in your 401k but being financially independent in a reasonable amount of time will make them jealous, I promise. And, for the record, I don't recommend *creating jealousy* as a healthy goal for your finances or fitness. We will get to goal setting, but the first step on a path to attainable financial wellness is a gut check: what current lifestyle does it take—financially and health-wise—to achieve the exact things you want now and in the future? Let's start here:

What I really want to get out of life is...

For me, I want to stay healthy enough to play with my kids as long as they want to play with me. I know one day I won't be cool enough for them, but I will be there, running alongside them for as long as I am cool in their eyes. In finances, I just want to have enough money set aside to protect my family from an emergency, feel comfortable in our lifestyle, and travel from time to time. I love what I do, so I don't intend to stop working any time soon.

My answer to what I really want out of life is to make a difference for others. Making a difference for others does not require me to be ripped or have millions of dollars in the bank; I can motivate and inspire you just by practicing what I preach and struggling the same way you do every day. I want to help people attain their fitness and financial goals, so they can focus on the things that matter to them. If all of us focused a little more on what we care about, the world would be a far better place. When I get out of my own head about how I look or feel and focus on helping others, more people get my attention. I'm just one person but think of the difference if thousands of people focused on their valued priorities. Once someone starts seeing the benefits of fitness in health and wealth, their progress has crossover effects on friends and family. Their fit lifestyle inspires those they love to make changes; I have seen entire extended families quit smoking within the same year, falling like dominoes. The example they set shows their loved ones it is possible to withstand the urge to step outside for a cigarette, and soon the others think, "I could quit, too."

Effects are generative, and I know the person I help will motivate and inspire several more. If I can inspire you to stop comparing your life to "reality" television, set realistic health and wealth goals, and go do what is paramount to you, we can change the world together—no big deal.

Instant Gratification Kills Dreams

Another problem in both the health and wealth arenas is the instant gratification culture we live in. The Veruca Salt mentality of "I want it, and I want

it now” is totally unrealistic. Nothing in this world worthwhile to achieve comes easily or quickly. It will take time to be wealthy. It will take time to be fit. That’s okay. The end of the road in this journey is not a destination; you will never get to a point and say to yourself, “Okay, I made it. Now I can blow a bunch of money and eat cheeseburgers every day,” because once you reach the goals you have today, you’ll set new goals for tomorrow. I’ve seen it time and again. At the very least, you’ll want to maintain the level of health and wealth you’ve achieved today, and maintenance takes staying the course of the life you’ve built. People don’t get rich because they blow their hard-earned money on whatever tickles their fancy. They get rich because they prioritize wealth over instant gratification. Once they reach their financial goals, they can’t waste money on the things they don’t care about all of a sudden, or they won’t stay wealthy forever.

If all you’re working toward is a destination so you can go back to the habits that made you unhappy in the first place, you will never be happy as you’ll eventually end up right where you are now. People who start the Fit Financial journey set goals, crush them, and repeat. They are always striving for the next thing, and the process itself is what makes them happy with their fitness in health and wealth.

Immediate gratification is a good way to kill any long-term goal. There is one universal truth acting against immediate gratification: you cannot buy the life you want. You can buy all the toys you want, but if you’re miserable in general, you will continue to be miserable after you get off the wave runner. So, get off the instant gratification ride altogether. You’ll know when you’re on the path to financial and physical success because you’ll be proud of the journey. You’ll be enjoying the ride, not trying to get to your destination as quickly as you can.

Deprivation is Hard and Unnecessary

We fall for the “Cribs” and “I want it now” culture because the human condition doesn’t like to perceive it’s being deprived of anything. I don’t

fault anyone for this. It's part of our makeup, our DNA; you can't avoid feeling like this. Unfortunately, the "mad men" (and women) at marketing firms all around the world know this too. They know this red button, and they press it all the time. Watch any pharmaceutical ad on TV: "Do you feel like life isn't going your way? Do you feel like you could be happier? Would you be more productive if you felt happier?" Of course you do, and of course you would. Their solution is to go to your doctor and buy this-or-that drug.

In a more subtle style of commercial ad, they show you a lifestyle no one has. Then they promise you can also drive on the Pacific Coastal Highway in California without any traffic during a romantic sunset on a perfect fall day. You, too, can be dressed in the perfectly pressed pair of khakis with your cashmere sweater draped over your shoulder like you have no cares in the world. Your perfect kids will be in the back seat reading their books with smiles on their faces, and your wife will realize how perfect your life is while she reaches over to play with the hair at the top of your neck. Now you've bought in; of course, you want that life.

Then they hit you with the sales pitch. All you have to do is buy the car that guy is driving, and you can have the same experience. No—again, the bearer of bad news—you probably won't. You'd be sitting in dead-stopped traffic staring at the smog in Los Angeles. Your kids will be going nuts in the back seat with their snack somehow stuck to the roof of the car, and your wife will be checking social media to see how great everyone else's life is right now. All you got out of the deal was a sweet car and a huge car payment.

Unfortunately, every ad you see manipulates you like this. They are trying to make you feel left out by selling you a life you can't buy, no matter how much money you have. Once they have you dreaming of the dream, you feel deprived of the life the perfect family has in their perfect car. In the real world, the film crew blocked the road and created

traffic detours for the rest of the Los Angeles residents on that perfect fall day, so they didn't even get to enjoy the setting.

Then you have fad diets and get-rich-quick schemes on top of it. These ads are working against reality and creating scenarios where people are depriving themselves all the time, and the advertisers are masters at subconsciously getting in front of you. Someone is on TV or the radio every minute of every day to tell you they got rich or lost a ton of weight doing something really easy, and you can do it too. All you have to do is buy their book that explains how they did it, so you can go out and follow in their footsteps. Most of the time, the person selling the fad diet/workout scheme did not get into great shape doing what they are telling you to do, and the person who gets rich quick in this scenario is not you; it's the guy or gal selling the books, DVDs, classes, and so on who make money. Don't fall for any of this. It won't do any good at best, and at worst, these diets and schemes can do real damage. The get-rich-quick schemes can lead someone to take on more risk than is suitable. For instance, buying a house with zero percent down, fixing it up, and flipping it when you don't have a safety net of cash or experience in the business is risky. The market could turn. You could be unable to make the mortgage payment when something changes at work and lose the investment. With fad diets, people typically have to give something up like carbohydrates, meat, alcohol, or whatever else the diet says to avoid. When we deprive ourselves of something we like, the likelihood we will binge when the fad diet is done goes through the roof. This is why people typically gain the weight back after one of these diets.

The dirty little secret the ad companies and salespeople don't want you to know is living the life you want isn't as hard as they want you to think. It takes longer, yes, but it isn't complicated. Getting healthy and wealthy is a lifelong journey that can actually be fun and not feel like deprivation at all. While you cannot get wealthy buying every option

of the fanciest cars or get healthy eating ice cream and cookies every day, the good news is you can still have the options you care about, and you don't have to give up ice cream and cookies completely. When you consume the things you enjoy less frequently, you will enjoy them even more.

If you told me in college that eating less pizza would be good for me, I would have called bull. I love pizza, and not the gourmet, somewhat healthy kind of pizza. I like the greasy, heavy kind of pizza. I'm not depriving myself of pizza, but I eat it only once a month or so. That's okay. I also drink beer. We have all kinds of unhealthy treats to eat all over the house, and I eat them in moderation. I eat gummies and have more than once given myself a stomachache from eating too many in one sitting. Who decided 5lbs of Red Vines in one container was a good idea? I also spend more on technology than I need to, and I'm frivolous with spending when it comes to going out to eat. We go out to eat so rarely these days with little kids at home that I am willing to spend a few extra dollars on a good bottle of wine and a great meal. I'm a disciplined and goal-oriented person, but I am far from perfect. I would argue that depriving yourself to be perfect is counterproductive.

If what you're really looking for in health and wealth is realistic, you won't need to make such hard lifestyle changes you'll never stick to. You can maintain a healthy lifestyle and set aside money for your top goals at the same time. You don't have to eat wheatgrass and save 50% of your income to get there. I hate wheatgrass. You don't have to be perfect when you're realistic about what you want and why. I'm probably not going to have six-pack abs ever again. I also don't need to have a chiseled physique to have the life I want to live. I just need to be in shape enough to feel physically and mentally sound and able to play with my kids. The same goes for spending. I am funding most of my goals to an appropriate level. I don't really need to worry about expenses unless I'm stealing from those goals to do something today.

We can spend extra money at times for things we want today now that we have earned the ability to do so. It wasn't always that way, but we have worked to get there over time.

Once you have realistic expectations for your life, your indulgences aren't awful mistakes but a nice reward every so often for sticking to the right habits. The point is to move toward your goals, or what is important to you, one step at a time. There will be times in your life when it's easier to take those steps and times when it isn't easy at all. You don't have to be perfect all the time forever, but you may have to be more perfect at times in your life, so you can reach the flexibility you're looking for later.

Owning Stuff isn't Wealth

“He who is not contented with what he has, would not be contented with what he would like to have.” ~ Socrates

Wealth means something different for every person, and financial goals come in all shapes and sizes. I have clients who tell me their version of wealth is the security of knowing they will be okay in the future and not run out of money. They don't need fancy cars, big houses, or other material things reality television tells all of us we “should” want. They just want to be comfortable in their simple life. Other clients have big dreams of traveling the world, golfing on as many PGA rated courses as possible, or playing their fiddle in the fiddle club while visiting the Shetland Islands. Some of my clients would like to buy *stuff* as part of their future financial goals, but there is typically a sentimental attachment to it, like my client who wants to buy a car similar to the one her father built for her when she was sixteen. Owning physical objects is an entirely appropriate goal, so long as your reason for owning them drives you to go after what you want.

Time and time again, unhappy clients with a goal to own something—without a driving attachment—acquire it and are still unhappy.

One particular client couldn't understand why. He said to me, "I've been working for years to buy a BMW. Now that I have one, I realize it's just a car, and it doesn't have enough cup holders." His true goal was a lifestyle he thought owning a BMW would provide. Whatever your BMW may be, it won't buy you a lifestyle. You have to create that life one step at a time. It takes more than just money and *stuff* to get the life you want. It takes knowing the life you want and where finances fit inside that life. Money is just a means to an end. We will work to determine what that money is for and how to build the wealth to get there.

The Market Has Little to Do with Long-Term Financial Success

Whenever I tell someone I'm a financial planner, they usually try their best to walk away. Understandable, really. Most people assume I'm going to go one of two ways: either try to sell them a product right there on the spot (no one does this) or start spouting information about the market, boring everyone to tears. Of course, I'm not going to do either of these. One, I only want to help people who are ready to make better decisions with their money over time. Two, I don't try to guess what the market is going to do and don't feel comfortable telling anyone what to do on a short-term basis. I don't need to know what's happening at any given time, and neither do you. What the market did over the last day, week, month, or more has little to do with your financial success over the course of a lifetime.

The market typically goes up over a long period of time. That doesn't mean it will always go up, and in those decades where the market does go up, there are usually several short-term pull-backs within the period. Do not let these short-term perspectives throw you off your game. You're in this for the long haul. The best thing you can do with your long-term investments is to look at the quarterly statements to verify nothing has drastically changed and ignore the news. The news

is not trying to give you information; they are trying to sell ads. When the market is going down, that's all you'll hear about. When it's up the same percentage, you're lucky even to catch it scrolling across the bottom of the screen. Down days sell ads because people freak out and keep watching. Don't freak out.

Common Misconception: Women can get super bulky



I know many women have reservations about engaging in resistance training because they don't want to look like those bodybuilding women who could crush my head like a grape. Don't worry. While a strong woman is a beautiful look, strong does not equate to "big" or "bulky." The vast majority of women do not have the testosterone levels to support such large muscles in their bodies. Don't get me wrong, you can become super strong, but the huge sizes won't come without medicinal help from the outside. Those enormous bodybuilders you see in magazines take the types of supplements that alter body chemistry and add testosterone.

If you believe you are a genetic anomaly who can put on some bulk without supplementing your hormones, stick to lower weights with more repetitions, just to be sure.

What impacts your financial plan most is making more good decisions than bad ones over the long haul. If you make a mistake, it's okay. Keep moving forward. Did I say you have to be perfect? No. Just make more good decisions than bad decisions over time. That's it. Few people invest in a company like Amazon when it's a cute, infant book sales website and sell when the company becomes so large it runs long-standing retailers out of business. There's just no way to know which company is going to hit it big. At the time Amazon started, other website companies delivered groceries, medications, dog treats, or other consumer goods

to your door. Many of those companies didn't survive the tech bubble burst, and their investors were left with nothing. There are more stories of investors left holding the bag than there are of a company's investors getting ludicrously wealthy. You don't hear the bag-holding stories because no one working out at the gym or talking to their brother-in-law brags about a bad investment.

My point is to let the neurosis go and get off the emotional roller-coaster of keeping up with the financial market news; the market will do what the market does. Control what you can control, which is your habits and discipline over time. Use the tried-and-true methods covered in this book like dollar-cost averaging and diversification over a long time to secure your financial future. Keep moving forward, even if you have to cut contributions or change your plan due to a change in circumstances. Just keep putting one foot in front of the other on the path to financial fitness.

Having Abs is Not Health

Health is not having six-pack abs or running marathons, no matter what the fitness magazines try to tell you. Living a healthy lifestyle means giving yourself the best chance to physically perform at the level you need at any given time now or in the future. If you live in an area with wild tigers you may need to outrun at some point, you better be fit enough to do so. If like me, you live in a reasonably safe neighborhood (especially from tigers), and you just want to be able to play with your three kids who seem to have boundless energy, you still need to be in good shape, but not quite tiger-avoidance shape.

I know my kids will soon be able to outrun me, but that doesn't mean I won't put up a fight. I still remember the day I beat my dad in wrestling. The day you beat your parents at something is a rite of passage in a kid's life. I plan to make that day as far away as possible for my kids. I also want to ensure I will be able to bend down, get on the

floor, and play with my grandkids when they're visiting someday in the future. Think about that: I am talking about being healthy and active for at least 30-40 years just to keep up with my kids and grandkids. I'd also like to be able to take my family all over the world one day; there's a lot of walking involved with traveling. I want to be able to see all of Paris when we go, not just half of it because I'm tired and need to take frequent breaks. Finally, I want to live a long time, so I can see my kids grow up and become additive members of society who strive for their goals, whatever they may be.

Does any of the above require extreme flexibility or the ability to ride a bike over a mountain pass? No, of course not. Sometimes I think I want those things, but it's not realistic to have them forever. I may train for a marathon one day since I am awful at running and may want to prove to myself I could do it. I may develop toned abs at any given time through my workouts and efforts, but I know they are not the goal. They are the byproduct of my goals mentioned above. You can have these short-term goals for your health, but you must have a higher purpose to remain healthy if you want to maintain a desired lifestyle your whole life. I love running obstacle course races like the Tough Mudder and Spartan races, but racing is not my end game. I train harder when I have a race coming up, but they are not why I want to keep moving. My lifestyle in the future is the reason I train.

What does health mean to you? Why do you want to keep moving? Who are you trying to stay alive for? If there's a short-term goal in there, what mountains do you want to climb, finish lines do you want to cross, or oceans do you want to swim?

Common Misconception: Sit-ups will give you abs



Your core muscles do more for your body besides drawing lustful or jealous stares at the beach. Your core connects your upper body with your lower body. Your core muscles help you bend, walk upright, twist, lift objects, and breathe. So yes, they are crucial to the routine, daily functioning of a human being. While having a strong core will make you better equipped to handle the functions above and then some, you cannot train your abs with only one exercise. If you do sit-ups all day, you will be better at one thing: sitting up. Oh, and you won't start seeing ripped abs just from being able to sit up better; that takes a concerted effort of muscle development and clean eating.

Having a stronger core can help with lower back pain. A strong core is also one of the foundations of a well-rounded level of fitness. If you want to lift more, work your core. If you want to sit with better posture, work your core. Want to run farther with less fatigue? Work your core. You see where we're heading. Work your core.

Fortunately, sit-ups will help you develop the abdominal muscles in your core. Unfortunately, for those looking for the beach-ready six-pack, as the muscles get bigger, they will look bigger, not necessarily more defined. If you have a layer (or more) of fat on top of your abdominal muscles, as the muscles get bigger, they will push the fat out farther. You can imagine what that does for self-esteem. You've been doing all these sit-ups, and all you've accomplished is looking fatter. What the hell?!? I have heard this story many times before, and there are really only two things you have to do to get that washboard look.

1. You have to work your entire core. You will need exercises like planks, twists, boats, leg lifts, spiders, back flexes, windshield wipers, and yes, sit-ups and crunches.

2. You will need to eat right. I know... This is the last thing you wanted to hear.

Like it or not, **abs are made in the kitchen, not the gym**. To see those shredded, washboard abs, you have to get the fat off the top of them. It takes discipline and attention if you want to get down to low body fat percentages, but it will get easier as you create the right habits like everything else. Teach your body to crave healthy foods instead of sugar, fat, and salt. If you value abs, stop eating crap and start burning calories. It will take time, but you'll get there eventually.

The Gym Has Little to do With Your Long-Term Health Success

Hitting the gym has something to do with being healthy, but it's not the be-all and end-all. You don't have to feel bad when you miss a day. You won't get into the shape you want to be in by lifting weights, running on a treadmill, or doing pushups alone. There is no special sauce at the gym to make you a healthy person. In my time as a trainer at a busy gym in Denver, many people came every single day and were not any healthier after months of working out than they were when they started. Maybe their workouts kept them from declining into a worse position, but they were not healthier. We've all seen these people in the locker rooms. After 30 minutes on the stair stepper, they get off only to grab a 300-calorie protein bar and wash it down with 250 calories of a sugary sports drink. Way to ruin the work you just did.

The same habitual decisions that make you wealthy will make you healthy: making more good decisions than bad ones over a long period of time. Are you going to be fat for the rest of your life because you just ate a 11lb cheeseburger with a side of fries? I will tell you from experience, no, you won't. Will you be fat the rest of your life if you eat 2,000 calories in a single sitting, four days a week, for years? Yeah, probably.

Don't do that. You can still make decisions not in line with your goals every so often, but the trick is to be mindful of the number of those decisions, so you can make more goal-aligned decisions to make up the difference over time. If you keep the unhealthy things you love in your diet, but you only eat them in moderation from time to time and balance them out with some good decisions, you won't be on a fad diet anymore.

The same is true with your trips to the gym or whatever you do to stay fit. All you have to do is stay active more often than not. You may not love the stair stepper or the treadmill, but I have met many people who hated cardio equipment but loved hiking or walking in the woods. Just remain active. And it's far easier to stay active if you're doing something you enjoy. If you are more active than not over a long period of time, you don't have to feel ashamed of the entire day you spend every so often on the couch binge-watching a show. It's okay... You can go for a walk, hike, run, bike ride, swim, yoga class, or whatever it is you love to do tomorrow. You'll be living a healthy lifestyle, and that's what is important.

You Don't Have to Set Goals to Start

If setting goals scares you because you haven't made decisions on where you want your life to go just yet, don't worry. You do not have to have goals. When asked about their goals, many young people will say, "Um, I guess I want to buy a house." When someone tells me a goal like this, I'll ask several questions. What research have you done? What neighborhood would you like to live in? How much are the average homes in the area? Do you want a two-story home? How about a basement? You get the idea. Typically, if the goal isn't an actual priority for the client, they won't answer any of these questions.

I don't want you to have goals just to have them. A perfectly acceptable goal is, "I don't know what the money is for just yet, but I know I will need it eventually." Don't add goals to your goal sheet just because

you think someone else in a similar situation should have that goal. You'll never make the choices it takes along the way to reach a goal you don't care about. I've seen clients in both health and wealth who have one goal in their head as it's the logical thing to want and another goal in their heart as it's the future they authentically desire. The client typically ends up with competing goals like "I want to lose weight" and "I want to gain muscle and strength." Those two objectives are competing for most people as you have to add mass to gain muscle, and mass adds weight. Give yourself permission to want what you want or to not know what you want. Both of these options are acceptable, and you can still take steps toward your eventual health and wealth journey without concrete targets.

Once again, advertising wants you to think you have desires you don't actually have. If you find yourself thinking the luxury watch will change how you experience life and how people see you, stop. Immediately. However, if you admire the attention to detail and craftsmanship that a fine timepiece represents, then by all means. That's a great goal to strive for because you want it for you instead of wanting a life you don't currently have. Remember, you can't buy the life you crave; you have to work for it and live into it.

Often, people take the initial steps without goals, and soon after that, their goals become clear. They start working out and find out they really like riding a road bike. Now their goal is to develop strength in their legs to gain power on the inclines during their rides. I've seen people save some money in their "house fund" only to realize they love to travel and would rather own an apartment where they can turn off the water heater and head out the door for weeks at a time. It's incredible how decisions can lead to goals almost as well as goals can lead to decisions.

You Are Not Your Six Pack or Your Bank Account

During this process of finding what is important to you and taking steps to get there, you may start seeing some real results in your body, mind,

and net worth. If I'm doing my job appropriately to motivate and educate you, and you're doing your job of getting out there and implementing some of this education, we will see results.

In my experience as an out-of-shape adolescent, my expectations were not met when I did actually reach my goals. I joined the wrestling team in my high school because those guys were ripped, and I wanted to get there, too. After grueling workouts wearing sweat bags to drop weight, I was in pretty good shape. What I *thought* was going to happen was I would be walking around all the time thinking about how good of shape I was in. Of course, I now know that only a sociopath could think about themselves like that all the time. I still had the same teenage angst I had before being in shape. I still had the same issues, the same thoughts, the same everything; I was just in shape. It was only through self-reflection I realized I am not my six-pack. My looks do not define me. We are all the same underneath, and health is just a tool to reach other life goals.

Money is the same way. Once you get off of the merry-go-round of month-to-month living, you start saving some money. Things get a bit easier, you're less stressed, and you save more money. You keep going until you have a net worth you can be proud of. Guess what? No one cares. No one will come up and say, "Hey, I noticed you're doing well. Congratulations," other than maybe your parents and your financial planner. Your money is a means to an end. The end may be the lower stress, more comfortable life. It could be you want to be retired at 40. Whatever it is, the money is not the end goal. You are not your bank account balance. Money is a tool to reach other life goals.

If money and health are simply tools, then the question becomes, what can your tools help you build?

The hardest part of this process is knowing yourself. It's not easy to know what you want to create, what you want out of life. There are distractions and shiny objects along the way that direct our attention from what is important to us. One distraction is watching reality television

and the ironically unrealistic lives the stars live while the television networks try to sell you on why you want that life. That life doesn't really exist. It's just a production, filmed, edited, and touched-up to show you exactly what they want you to see. You may see a friend retired at 35 after selling his app that makes uncomfortable noises at random times (or whatever your friend's app does). He wonders every day if those awful noises are the extent of his value to humanity. He may not articulate those words in just that way, especially not to you, but I promise he's contemplating his value in the quiet times alone. We all question our value and our worth at times.

Take the next steps in this book seriously, so you can better know yourself and what you, in your heart, care about. This book will help you begin to discover what you want. If you need someone else to support you in this, grab a trusted friend and take them to coffee once a week until you feel confident and clear in your path. I have had many long, in-depth conversations about my priorities in life with good friends over coffee. Having a good friend listen and give their perspective helps immensely. Others can sit and write alone to understand themselves better. Whatever it is you need to do, do it. Put the unnecessary noise where it belongs and think about what you value in yourself and your life.

If you can take the time and put in the effort to go through this process, the rest of this book—the mindset, education, and motivation to change your life—will become exponentially easier.

Start by listing the five things you want right now in the table below. Make that list in the spaces below before reading on to the next paragraph.

Now, on the line next to those five things, write “Should” if it's a goal you think you *should* have but don't really want. Write “You” if it's a thing you want for someone else. Write “Me” if it's your authentic wish. Do this before moving to the next stage.

Okay, next to the items categorized as “me,” write why you want them.

List 5 things you want right now	Should, You, Me	Why?
----------------------------------	-----------------	------

1. _____

2. _____

3. _____

4. _____

5. _____

We dive deeper into self-reflection in the Pillars of Progress section.