Wealth Enhancement®



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Making Money Memories

Years ago, I attended a conference for financial planners where one of the speakers introduced an idea that has stuck with me ever since: "**making money memories**."

He was an older gentleman who told the story of taking his children and grandchildren on a family vacation. He paid for the trip, everyone went together, and years later, they were still talking about it.

He described it as some of the best money he had ever spent.

Not because the trip was extravagant, but because he was healthy enough to be there. He could participate, enjoy his family, and watch his children and grandchildren make memories together. He was proud that something he had worked and saved for helped make that possible.

I consider myself lucky to have been in the room that day. It changed the way I think about financial planning and, in some ways, the role I play in your life.

We don't have all the time in the world.

We tend to think about planning in terms of *lifespan*—how long our money needs to last. But there's another timeline that matters just as much: our *healthspan*—the years when we're healthy and active enough to enjoy the life we've worked so hard to build.

Those two timelines aren't necessarily the same.

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That doesn't mean spending irresponsibly or buying more material things that ultimately don't matter. Quite the opposite. It means being thoughtful about using some of your financial resources for the things that *do* matter, while you still have the health and opportunity to enjoy them.

Admittedly, my family vacation last week has me thinking about this more than usual.

We had an amazing trip together. And somewhere along the way, it hit me that I'm about to put my son on the bus for kindergarten this month, while my daughter is already speaking in full sentences and bossing us around like she's a teenager. (We're in trouble!)

I remember both of them being born like it was yesterday.

Yet here we are.

So much of financial planning is focused on making sure there will be enough money **later**. Obviously, that's incredibly important. But good planning should also give you permission to use some of that money **now**, when the plan supports it and when it can create something meaningful.

Sometimes the return on your money isn't measured in dollars.

Sometimes it's a family vacation everyone talks about ten years later.



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