



faith . discipline . patience

How would your life change if you won ten million dollars?

Would you buy a bigger house, a much nicer car, and whatever else you desire?

Or would it eliminate worries about how to pay for the retirement home or medical bills?

Maybe you'd give it away to people and causes near and dear to your heart? Imagine the impact this kind of money could have.

Or maybe your first thought was all the extra time you'd have to play and just do what you want without worrying about financial consequences?

You might even be among the people whose lives wouldn't really change.

Whatever your answer, I think it reflects your mindset about money and life in general.

Sure, it's a little goofy to imagine a windfall like this – it is a large part of the appeal of lotteries, though. But I think it can be a good way to force a person to take a step back and consider their financial preoccupations.

If you struggle to cover basic needs like food, shelter, and medical care the value of more money is apparent.

Once you move beyond basic needs, however, I think it becomes a matter of our personality and priorities.

The value of money differs for different people. Some see it as freeing you up to spend your time as you desire.

Others view it as security, the freedom from worries about the future.

Some feel guilty about their wealth with so many people having so little.

Yet others think of it as a power tool. The more money, the more wheels to put in motion.

I encourage you to spend a little time on the initial question. The more you know about your money thoughts and how they may weigh on you, the easier it could be to prioritize how you handle your money.

Good luck.

Jorgen Vik, CFP®

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