**Plan to Earn the Most ROL Today and Tomorrow**

The challenges of the last couple years have filled many people with uncertainty about the present and concern for the future. Often that can create a feeling of stasis when it comes to how we think about our money. But improving Return on Life isn't something that happens in an undefined future. ROL is an ongoing process that allows you to balance in-the-moment enjoyment with your family's long-term security.

Here are three ways that you can leverage your financial plan to find your balance and start enjoying your money more.

**1. Give yourself permission to spend.**

Old-fashioned financial planning puts a heavy emphasis on saving and investment goals you need to hit on your way to retirement. Folks who follow this model are often extremely focused on "hitting a number" above all other financial considerations. Often that means living more frugally and working longer than they really need to.

A healthier approach might be to pay yourself first by making automatic monthly contributions into your retirement accounts, budgeting for the month's expenses ... and then having a little fun! Yes, a solid financial plan includes setting some limits and monitoring your progress. But within those boundaries you should still have room to replace your old car, build that backyard swimming pool, or take a family vacation you've been putting off for too long.

**2. Build up reserves.**

One of the golden rules of financial planning is: "Plan for what you know is coming and prepare for what you can't see."

To that end, we often advise our clients to create a special savings reserve, ideally in a separate bank account. These are the funds that you will rely on if you or your spouse suffer an unexpected job loss, or if you have a sudden medical emergency, or if your home needs a repair that insurance doesn't cover.

Sometimes these funds are called "emergency buckets," but there could be more positive situations where you'll appreciate having this reserve. For example, perhaps you need a little extra support as you transition to a new career. Or maybe you use reserve funds when you retire early and need to pay health care premiums before you're eligible for Medicare at age 65.

Your reserves should be able to cover 3-6 months of your living expenses. Setting a long-term goal and filling that bucket with a year's worth of salary can provide real peace of mind, especially once you retire.

**3. Prioritize.**

If you have the resources to improve your Return on Life now but you don't feel free to enjoy yourself more, you might need to reassess your relationship to your money.

One question we often discuss with our clients is, "What is your money really for?" The ultimate purpose of money isn't to keep earning more of it. Your money is supposed to be a vehicle that takes you from where you are right now to where you want to be. And, hopefully, along the way, you use your money to take some pitstops where you can enjoy the sites, the people, and the activities that make your life worthwhile. Too many people who wait for "the right time" to enjoy the rewards of a lifetime of hard work find that "the right time" never comes.

Are you having trouble connecting your time and your money to your top priorities? The Fiscalosophy tool can help you to understand your feelings about money and where those preconceptions come from. Then, we can use the ROL Index to analyze how you're using your money now, and the $Lifeline to prepare for upcoming transitions. Call us up and let's start planning to make every stage of your life as fulfilling as possible.