



## INTRODUCTION

# Purpose and Prologue

Through a career in investments, finance, planning, and working with countless high-net-worth individuals, crystalizing their goals and strategies to accomplish them; I chose the purpose statement, “Journey to your summit.” First of all, it’s very difficult to get somewhere if you’re not sure where it is you are going, even if you are making good time (and busy as all get-out). Once you determine your goals and objectives (your summit), there is the “how to” accomplish them—the strategies, tactics, execution, adjusting, and remaining on course.

Much time should first be spent on why these are your goals, how committed you are to them, refining them, and very likely putting some plans in place as you formulate your goals and stoke your passion.

So, while I continue to learn, grow, observe, and evolve, I have been heading down this path for some time, intrigued by human behavior, development, motivation, leadership and results.

This is about life planning, which is broad, multifaceted, and often a little bit vague when getting started, so there are certified life coaches and certified financial planners, with the latter focusing more on financial resources, habits, and outcomes.

Financial planning may appear an easier default from life planning because of formulas, processes, absolute math, and more tangible milestones. Historically, it is easier to frame a conversation around these. There are some who have combined financial and life planning (i.e., Mitch Anthony, George Kinder, and others). The two are inextricably linked for happiness and fulfillment, which is simply aligning resources, financial and otherwise, with priorities and goals. So this will underscore this work: your *why* of life financial planning, your *how* steps, and your ability to stay on track.

There will be two subthemes that I found prevalent misnomers in some respects (and they are often public defaults), yet they are essential ingredients to the fulfillment and achievement of your hopes and dreams. First, some degree of financial literacy can contribute significantly to your satisfaction, helping you to realize your dreams and feel that you have the ability to influence or control some tangible outcomes. Even if you disavow all material things and seek your summit, it is hard to escape someone or something without financial consequences, requirements, and the ability to eat and survive. Basic literacy is the ability to read and write, while the broader definition is competency or knowledge in a specific area. Financial literacy is how money works and, more importantly, how it can work for you.