

Empowering Homebuyers through Financial Education

Wellness - An important word that applies to all aspects of our lives, I often speak about a whole-self approach and in that conversation, wellness ensures a holistic whole-self approach.

Financial wellness is an important aspect of overall health, happiness, wellbeing, and a strong proponent of general joy. I do not mean that money can buy happiness, but being attuned to your own financial wellness can provide **freedom**, allowing you the ability to enjoy all that you want to enjoy.

Financial stress can have a significant impact on physical and mental health and wellbeing there by affecting other aspects of your life, including your social life, how you are as a partner or spouse, your ability to parent or mentor and obviously your professional life.

There are multiple elements of financial wellness including:

Financial management, which includes creating and sticking to a budget, reducing debt, and saving for short-term and long-term goals.

Financial security is all about building an emergency fund, protecting against risks through insurance, and planning for retirement.

Financial literacy is understanding financial concepts, such as interest rates, investments, and taxes, to make informed decisions.

Financial mindset means the developing of healthy attitudes and behaviors towards money, such as avoiding overspending or financial dependence on others.

Financial planning is close to financial management, but different in that it's about creating financial goals and plans to achieve those goals.

Financial well-being is when you achieve a sense of security, freedom, and confidence, enabling you to focus on other areas of your life without financial stress. In this element I find the most impactful word is **Freedom**.

All of these elements are essential but to someone just starting on the journey of financial wellness all six of these elements might be overwhelming. I recommend breaking down these elements and begin by creating a solid foundation with the bigger picture goal of financial wellness with financial well-being and financial mindset.

Your mindset sets the tone for your thoughts, actions, and responses. I think of your mindset as being a controlling device for your day, week, or year. Maybe another way to think about it is that your financial mindset is the rutter for your day. What is amazing to me is as we work on our mindset and make a shift to more positive, proactive thoughts you can experience an instant reaction to how your body chemistry responds, which creates momentum in your responses to situations, communications with others (as well as yourself) therefore by proxy creating a better

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situation. Your mindset is often ingrained from your past and the past of our parents and their parents as your mind adapts to what it thinks is the norm.

A study on fleas conducted by researchers at Stanford University showcases how our brains are conditioned to form mindsets. An important note about fleas to understand the impact of this study is that fleas are naturally born as impressive jumpers, they can leap 150 times their body size due to the strength of their hind legs, in fact their hind legs are so strong they can accelerate faster than any other animal on earth (I promise there is a point to this story).

- Stage 1 of this research was to place the fleas in an open jar with proper air, light, food etc. During stage 1 the fleas continued to mate grow a community and jump.
- During stage 2 a lid was placed on the jar. For the first few weeks of stage 2 the fleas would continue to jump hitting the lid of the jar, roughly one week after being in the closed jar the fleas stopped jumping- a shift in mindset, they had learned they could only go so far.
- At stage 3 the lid was taken off the jar, the fleas no longer tried to jump, nor did the newly hatched eggs. Eventually all was right with the flea colony, and they began to jump and so did their offspring, however it took a few generations.

For me this scientific experiment is proof that our mindset holds the future of our lives, we can firmly believe what might be or not be and this is carried out through generations. Our mind is the most powerful tool, it controls what you think, what you do, how you react- the shift in the positive direction can be the rutter for an amazing experience on a daily basis.

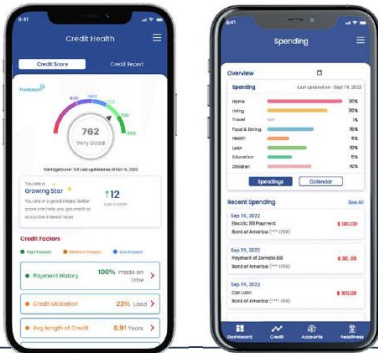
Financial well-being becomes the source of how you feel about your financial situation, it creates confidence which can support in that shift of mindset. Financial well-being incapsulates that you have an ability and desire to be in a state of “goodness” with your financial situation, understand your goals, and understand the path needed to be taken to achieve your goals. Once you have achieved this understanding you have the ability to create or co-create and to have financial freedom. This freedom allows you to continue to pursue your goals and allows you to continue to live the life you want.

Money and Finances are no different than any other aspect of our lives. Our mindset controls what we think about any given aspect, what we consider as achievable with those aspects and how we appreciate what we have achieved. Well-being brings us to the understanding and allows us to enjoy what our mindset has created as well as provides us freedom. Don't fear money or financial wellness, embrace money and financial wellness. Educate yourself, empower yourself, shape your mindset to guide you to the wellbeing of your goals and be the flea that JUMPS as high as you can.

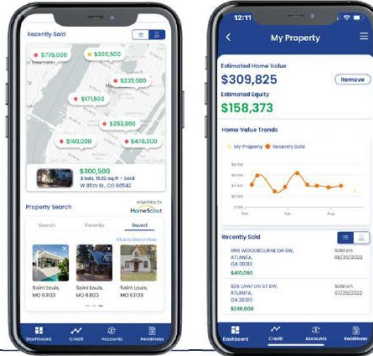
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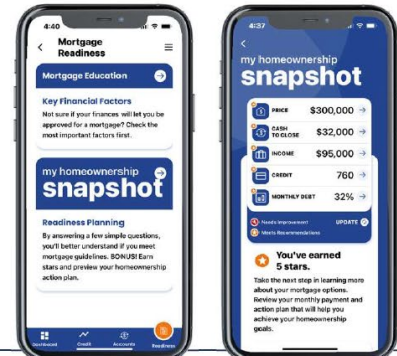
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