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YAMAN Coach

EMPOWERING YOU

Celebrating the Milestones

by Efren Ll. Cruz, RFP®

It was a few months ago when I saw a stolen shot of my profile. I looked nine months pregnant. And it was at that time that I vowed to trim the fat.

We buy exercise equipment to no avail. The last one we bought was a powered treadmill, which we found out to our dismay was only good for one thing (at least for us) and that was for using the handles for drying bath towels.

I like numbers. But I would call myself only a pseudo nerd. And just like the next guy, I like the fruits of my labor blossom in front of my very eyes in the shortest time possible. So, armed with these two traits and the excuse of my wife’s birthday, I bought each of us inexpensive smartwatches that could track our steps, sleep patterns, pulse rate, and blood oxygen levels. Oh they do also tell the time and date.

Next, after some research on how many steps it would take to lose weight, I set out to take 10,000 steps a day inside my home (due to the lockdown). Like all worthy endeavors, it was not easy at first. But having that numeric target challenged me.

That target of 10,000 steps looked daunting. However, I found that one round inside my house would amount to 120 steps and that doing five of those would already accomplish 600. Two of those five rounds would already equate to 12% of my target. These easier

milestones gave me the “highs” I needed to make my daily routine sustainable. And before I knew it, my smartwatch would already be telling me that I had reached 10,000 steps.

Many years earlier, we bought an inexpensive weighing scale that measures and tracks body mass index, percentage body fat, percentage muscle, visceral fat, resting metabolic rate and body age in addition to weight. I also used these metrics as milestones to keep me driven in my quest not only to lose weight but to likewise stay healthy. Of course, I likewise followed a healthy diet, making sure that I burned more calories than I consumed.

And improve I did. After nearly three months of my 10,000 daily steps routine, my weight is down by 10 pounds. For my age, my percentage body fat is now that of an athlete, and my body age is now younger by 5 years. My visceral fat is 2 points lower while my percentage muscle is climbing. There are still metrics to improve on and maintain. But these are the very same metrics that will motivate me to soldier on.

So, where is this story leading? It is all about the easier milestones that you need to set up to make working on your long-term goals more sustainable. Achieving these milestones helps release dopamine in our brain, the pleasure chemical, that powers us to continue on our journey. For personal finance milestones, I recommend creating them around the **EnRich™**

CD-RW stand for cash, debt, risk, and wealth management.

Here are just some examples of **EnRich™** CD-RW management goals: a) Trying to increasingly live on 80% of your income; b) ensuring that the monthly repayment of all your debt is brought down to and kept at a max of 36% of your household income; c) buying enough life and health insurance coverage while contracting sufficient health maintenance coverage; and d) engaging in wise and periodic investing.

The tactics you develop to achieve those goals will serve as your milestones like not overly populating the “Add to Cart” on your favorite online shopping app, using debt more to acquire earning assets rather than to consume, drilling down on insurance coverage offers to choose one that is appropriate for you, and determining the right amount of periodic savings and investment in the outlet that is suitable for you. These tactics will help you erect short-term (i.e. yearly, semi-annual, or monthly) metrics that when surpassed will give you the highs and motivate you to soldier on.

Challenges were aplenty in the year 2021. But you will not be outdone in year 2022. Celebrate milestones to see that the path can be easy. Do stay safe and stay healthy in the year to be wealthy.

There is this story of a kindergarten teacher who brought uninflated balloons to school. She gave one balloon to each of her students and told them to blow up their balloons, and to write their name on them. She then asked the students to put the balloons in the center of the classroom. The teacher mixed up all of the balloons.

The teacher then instructed her students to find their own balloon. Now you could just imagine the mayhem that followed with each child frantically searching for the balloon with his name on it, kicking other balloons into the air in the process.

Five minutes had gone by and not one child found his balloon.

The teacher then asked her students to stop and stand where they were. She asked them to pick up the balloon nearest to each of them and to give to the student that balloon on which that student's name was written. It only took two minutes for each child to end up holding on to his balloon.

The teacher then said, "These balloons are like happiness. We will not find it when we are only searching for our own. But if we care about someone else's happiness...it will ultimately help us find our own."

The spirit of giving is what makes wealth building so much better because as they say, wealth is like butter, it needs to be spread. If you were to spend your lifetime trying to amass wealth just for yourself, you will be no different from Ebenezer Scrooge before being visited by the Ghosts of Christmas Past, Present and Yet to Come.

But we do not even have to rely on the 1843 work of Charles Dickens to know that giving is the best and guaranteed way to grow money. There is a 2,000 year-old guaranteed wealth formula found in the most widely read book of all time. The formula reads, "Give and

Give...

by PFA

gifts will be given to you; a good measure, packed together, shaken down, and overflowing, will be poured into your lap. For the measure with which you measure will in return be measured out to you." (Luke 6:38) No other investment is truly fully guaranteed. Even government securities bear (price and default) risk.

Money is no one's business. Our larger than life goals are our business. That is why you will never see any company have as its vision or mission the pursuit of money. That is also why we create wealth for sending children to school, putting a roof over the heads of our family members, funding a long and healthy retirement so as not to be a burden to family and friends, and for passing on that wealth to others when we move to the next life where we will have no more use for material possessions. Wealth distribution is the ultimate goal, not creation.

In the most widely read book mentioned earlier, there is also a passage that reads, "For God so loved the world that he gave his only Son, so that everyone who believes in him might not perish but might have eternal life." (John 3:16) Mankind was given the gift of opportunity to attain eternal wealth. Is that not why the Christmas spirit is that of giving? After all, the most widely read book also says, "...Without cost you have received; without cost you are to give." (Matthew 10:8)

So, this time around, why not spread that holiday cheer throughout the year to people far and near whether or not you hold them dear. In the end, you will see wealth in a good measure, packed together, shaken down, and overflowing.

An advanced Blessed Christmas and a Prosperous 2022 greeting from PFA.

Share the blessings. Be safe and healthy.

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Editor's Note

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Editor-in-Chief

Losing sleep over money? Read this.

"I dreamed I had an interview with God. 'So you would like to interview me?' God asked. 'If you have the time?' I said. God smiled, 'My time is eternity. What questions do you have in mind for me?'"

'What surprises you most about humankind?' God answered...

'That they get bored with childhood, they rush to grow up, and then long to be children again. That they lose their health to make money...and then lose their money to restore their health. That by thinking anxiously about the future, they forget the present, such that they live in neither the present nor the future. 'That they live as if they will never die and die as though they had never lived.'

We were silent for a while. And then I asked, 'As a parent, what are some of life's lessons you want your children to learn?'"

'To learn they cannot make anyone love them. All they can do is let themselves be loved. To learn that it is not good to compare themselves to others. To learn to forgive by practicing forgiveness. To learn that it only takes a few seconds to open profound wounds in those they love, and it can take many years to heal them. To learn that a rich person is not one who has the most but is one who needs the least. To learn that there are people who love them dearly, but simply have not yet learned how to express or show their feelings. To learn that two people can look at the same thing and see it differently? To learn that it is not enough that they forgive one another, but they must also forgive themselves.'

'Thank you for your time, ' I said. 'Is there anything else you would like your children to know?' God smiled and said, 'Just know that I am here... always.'"



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