

What's the Best Investment in These Volatile Markets?



Put the phone down...don't call your broker. Don't call your financial advisor. Don't call your M&A attorney. What is your biggest asset? It's not your home; it's not your retirement account.

Newsflash! Your best investment is *you*, and no, as your fiduciary, I don't get the usual advisory 1% fee on dollars you spend to develop yourself.

Yes, you've read the trite personal development articles, but I'm not here to give you more rhetoric. Here is my philosophy on how to get your biggest ROI - and it's all about things that are within your control. No markets to contend with. No concerns over interest rates. No scrutinizing prospectuses. Ten years of your income is likely much greater than anything else you have, so let's focus here.

"Success isn't something you pursue. What you pursue will elude you; it can be like trying to chase butterflies. Success is something you attract by the person you become." --Jim Rohn

- Step 1. Pull out your goals. Yes, the ones you created in January. Look at them with a critical lens.
- Step 2. Completely shift your lens on these goals. Yes, you are going after each of them and may have already achieved several. However, ask yourself this: **Who do you need to be** in order to achieve these goals?

- Step 3. Take three sheets of paper and make a list of all of the attributes of the person that has achieved these goals. Keep writing adjectives and descriptions of the person that has all of the attributes on your goal list.
- Step 4. Now formulate a list of projects or additional goals that you need to fulfill in order to become that person. This can include hiring a fitness trainer, executive coach, image consultant or financial advisor, buying the right books, signing up for a personal development workshop, going on a marriage retreat, etc. This list now becomes your personal development plan, and the expenses these goals involve will form a distinct and important element of your overall budget. Let me be clear: This is *not* your professional development plan and does not include items or expenses to increase your professional proficiency - certification classes, conventions for your business, and the like.
- Step 5. Over time, as your income increases, try to increase your personal development budget to where it equals 10 percent of your net income. This is considered the gold standard. The closer you get to this figure, the higher your ROI on your goals.

After you begin working on your new personal development projects, it may seem weird, narcissistic and expensive to spend dollars in this way. However, you should trust in the process because over time, using this methodology to invest in yourself will pay off BIG. Later, you may not be able to attribute the achievement of your goals to one particular thing, but I know that you will clearly see results in your personal happiness, which has a direct correlation to your professional success.

So get started on the process now and create your personal development project list and budget.

Meredith Moore helps successful professionals and business owners create and implement the estate, retirement and other financial plans that let them achieve their goals and live their life the way they want. You can reach Meredith at 770.587.0281 or by emailing moore@moorewealthmanagement.com.

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