

There's No Such Thing As TMI - Tools for the New Year

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<https://emilyscottand.com/emily-scott-blog/2019/1/29/theres-no-such-thing-as-tmi-tools-for-the-new-year>

I want to open with a personal story: I learned I have a hearing impairment (and tinnitus) at age 48. For years, I have had to pay closer attention to what people were saying and I increasingly asked questions to add clarity and context to conversations. Plus, between you and me, my hearing "auto-correct" is often hilarious, and nowhere near what the person said!

Taken out of context, hearing "there is no such thing as too much information," might sound unfortunate. Let me elaborate, and fast. When I consult with financial or philanthropic clients, I often start with the question, "What is your story?" followed by "There is no such thing as TMI." We are taught to self-censor, to keep it short, and I want the exact opposite to happen. Then I listen to their story, connecting the dots between who they are, from a values and mindset perspective, and the finance or philanthropic question at hand.

In my core, I believe everyone has a unique narrative and I am curious to learn that story. It turns out that this trait combined with the hearing loss makes me a superior listener. I dig deep into the mindsets and needs of my clients and their advisors. Thus, for me, there is no such thing as too much information.

I haven't written in a while (see, I listened to your request to not fill up your inbox!) and want to report I am still pursuing this passion of helping people with the human side of money. It's now a new year, and you likely have personal goals of 'getting your house' in order. I've consciously created, for take-home value, some advice based on my professional and personal experiences. What follows is an assembly of tools, and some guidance to help you on your journey to success.

• Answer the hardest questions first

Change is inevitable. Major life events such as a death in the family, divorce, natural disaster, even a new year, prompt many people to ask more profound questions such as "What do I want to be known for when I die?" The reality is while we discuss an end of life will/estate plan, every client has used the knowledge gained in the present. In WHAT IS YOUR LEGACY, I detailed my story and the hard work of matching my values and intentions with my financial and philanthropic assets. I gained clarity and tranquility. To learn more about gaining peace of mind visit

<https://emilyscottand.com/legacy-exploration/>

. Start living your legacy now

With the toughest of all questions answered, you need to work your way backward to move forward. In DOES YOUR PHILANTHROPY REPRESENT WHO YOU ARE? I address the issue "Are you living the life you want to leave to others?" If you aren't living your legacy, there's no time like the present. To explore living with more intention through philanthropy visit <https://emilyscottand.com/philanthropic-direction/>

. Match your means with your values and interests

In creating my annual budget, I often review my spending in the past year and embrace THE BEAUTY OF BUDGETS. After all, I want to ensure my budget allows me to live my legacy now, and to its fullest. To learn about the process of financial prioritization visit <https://emilyscottand.com/account-reconciliation/>

In the last three years, what I have repeatedly seen in the business world is that people eagerly plan for their future with professionals from a rational perspective, but a view of the human side of money is lacking. We all have a money story that can either get in our way or benefit us. Either way, talking about it, learning about it, embracing it, makes for a more complete understanding and appreciation of who you are and how to merge the practical with the personal. The more information you gather, the more you can share with the professionals in your life as well as others who, you deem, need to know.

As Brene Brown famously said, "What we know matters, but who we are matters more." My primary mission is to help individuals and families fully align aspects of their financial journey with their life's purpose and values leading to a life of clarity, freedom, and joy.

It starts with a conversation.