

LifeMapSM



"LifeMap is a navigational tool to help you on your path towards personal and professional success. Our belief is that you can achieve a more rewarding career, a more productive organization and a more enjoyable and abundant life."

May 20, 2008

This Week's Message:

**What's Your Fun
Budget?**

Paths Forward

**Tired of boring
meetings??**

Resources

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What's Your Fun Budget?

News Flash: The sky is not falling! The sky is not falling! Ok, I'll agree that there's been some not so great financial news lately. In fact the last few financial quarters have looked pretty lousy. But before scampering off like Chicken Little let's all take a deep breath.

Quick Links

There are many reasons for what seems to be the more frequent and ever-widening swings between good news and

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bad news (financial and otherwise). I have come to believe that genuine economic data have less influence on the gyrations of the financial markets than do a couple of unpleasant but common human emotions (fear and greed) combined with today's breathless, 24 hour news cycle that reports everything but explains next to nothing.

For the observant individual there is some good news to be found in all this. Again and again we have seen that what goes up too far, too fast will go down and what goes down too far, too fast will eventually go back up. Personal financial plans for savings, investment, housing and retirement all work best if based on long-term goals and are set up to run, more or less, on autopilot. An annual review or reallocation is all that is usually required. Otherwise fear, panic or "irrational exuberance" can prompt even the most money-savvy individual to follow the lemmings over a cliff to their demise.

The economic term "disposal income" was created by people who would prefer that you to immediately "dispose" of as much of your money as possible on their goods and services rather than attend to a financial plan that will help you achieve your long-term life goals. Today's skilled advertisers have convinced many consumers that what used to be discretionary "wants" are now mandatory "needs". It is not by chance that the term "customer" (someone to be provided with quality and service) has largely been replaced with "consumer" (someone who will use a product, hopefully dispose of it and then return again and again to consume even more).

Trying to keep your long-term plans on track during a financial downturn can be trying. If your current cash flow is a bit lower than you'd like does it mean that you have to forego all earthly pleasures until the larger economic picture improves? Certainly not. But it does provide you with an opportunity to observe what money manages to slip almost unnoticed through your fingers, to assess those non-essential things that you do for "fun" and can motivate you to create a "fun budget" that takes into account your available cash flow, energy, time and your values.

Paths Forward

• **A Fun Budget!?** For most of us the words fun and budget don't seem to belong together in the same sentence. Fun implies spontaneity, frivolity and pleasure. Budget implies restrictions, cold, hard numbers, and doing without. That's

too bad because (according to the dictionary) a budget is just "an estimate of income and expenditure for a set period of time". It is merely a tool like any other; one that can be used productively or destructively. So rather than see-sawing between deprivation and splurging why not take a few minutes to realistically plan out how you might live within your financial boundaries and yet have the fun that we all need and deserve in our busy lives.

• **Fun Considered.** I hereby acknowledge that life is hard so please spare me the emails reminding me of this fact. But "hard" only means difficult, not necessarily "painful". Learning to play a musical instrument is hard, raising a child is hard, paying your bills may be hard but each brings satisfaction from investing time and energy on something of value and, hopefully, enjoyment of a job well done. Nothing of value comes without a price but those things of greatest value pay us back tenfold.

• **Fun Defined.** I have written elsewhere that of all the definitions of fun the one I like best is "lighthearted pleasure." Let's break this down. Having a light heart means having an openness to what life is offering you at any one moment; you are not so burdened that you go through life with blinders on or hunched over with your head down. Studies have shown that activities such as listening to music, watching funny movies, petting your dog or cat, or laughing with friends all lower your blood pressure. This demonstrates that there is a physically healthful dimension to "lightheartedness". Let's look at pleasure: pleasure is a natural feature of the human being. The senses of sight, sound, touch, smell, and taste are all built into us (by your choice of either evolution or "intelligent design") not only to warn us of danger but to bring us great pleasure. To have fun is to be fully human.

• **Fun With Family and Friends.** I am willing to bet that if you remember the times that you have had the most fun in your life you were in the company of your family or friends. While no one will deny the pleasures of an ocean cruise or ski resort vacation these kinds of major expenditures are not essential to your fun budget. Inviting family or friends to a potluck BBQ, to a home movie night, a backyard badminton tournament or a beach get together party at a local lake will create memories that will last long beyond experiences that you've had in the company of strangers. If you want fun, remember family and friends.

• **A Budget Isn't Just Money.** You also need to budget

your time and energy - and there is only so much of either available to any of us. As you take a look at your upcoming week I am sure you think about your job, your family obligations and some mandatory chores. Remember to set aside some time for fun or it may not happen on its own. Maybe the laundry can't wait but perhaps edging the lawn can. Maybe that big report can't wait but the voluntary overtime can. Maybe the time spent washing the car pales in comparison to spending time with a loved family member or friend who needs your attention. Use your 'fun budget' as a tool to help you keep focused on enjoying the life you are creating.

• **And Money Is The Least of It.** I've said it before. There are plenty of things to do for fun that can be done on a budget. Your local newspaper is full of them: free movies and free lectures, dollar days at the museum and matinee movies, tours of the college arboretum or your local firehouse, parades, street festivals, farmer's markets, getting out of bed early for the sunrise, getting to a scenic vista for a sunset. I haven't even touched on volunteering together with someone, tutoring, mentoring or visiting a veteran's home. Nor have I addressed the issue of enjoyable, fun time that you can spend alone: reading, knitting, practicing a musical instrument, painting, walking, sculpting, throwing pots, swimming or gardening. For low cost vacations consider camping, elder or youth hostels or working as a tour guide. Money is more often an excuse than a real reason not to have fun. Build a fun budget and use it as a tool to help you enjoy life - today.

(For more thoughts on this topic go to www.drpaulpowers.com; click on LifeMap Archive, open 5/16/06 *How About Some Fun?*)

LifeMap is about helping you to create the fully engaged life you want and deserve while also reminding you to enjoy the day to day, week to week journey and to make space and time to have some fun along the way.

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<http://www.drpaulpowers.com/speakingschedule.html>

Resources

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