

“When money changes life changes, and when life changes money changes.” ®
 Susan Bradley, CFP®, CeFT®, founder of the Sudden Money Institute

Two sides of money

Technical

- Taxes
- Investments
- Estate Planning
- Cash Flow
- Risk Management

Personal

- Relationships
- Emotions
- Hopes & Dreams
- Self-Esteem
- Sense of Well-Being

Both sides are equally *important* and *complex*...but it is the *personal side* that drives decision-making.

FLOW

- | | |
|-------------------------------|---------------------|
| Identity Intact | Open/Collaborative |
| Clarity | Focused/Attentive |
| Hopeful/Resilient | Consistent Behavior |
| Realistic About Possibilities | Composed |
| Refreshed/Energized | |

STRUGGLE

- | | |
|---------------------------|---------------------------|
| Identity Compromised | Numb/Withdrawn |
| Confusion/Overwhelm/Fog | Narrow or Fractured Focus |
| Hopeless | Inconsistent Behavior |
| Invincible | Combative |
| Mental & Physical Fatigue | |

Four Stages of Transition

From what was
to what will be

