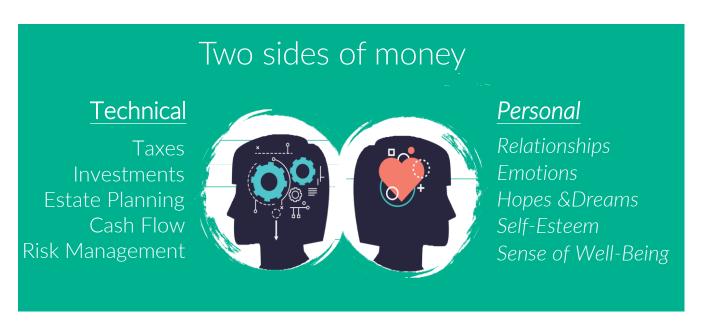
"When money changes life changes, and when life changes money changes." ® Susan Bradley, CFP®, CeFT®, founder of the Sudden Money Institute



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

FLOW

Identity Intact

Clarity

Hopeful/Resilient

Realistic About Possibilities

Refreshed/Energized

Open/Collaborative

Focused/Attentive

Consistent Behavior

Composed

STRUGGLE

Identity Compromised

Confusion/Overwhelm/Fog

Hopeless

Invincible

Mental & Physical Fatigue

Numb/Withdrawn

Narrow or Fractured Focus

Inconsistent Behavior

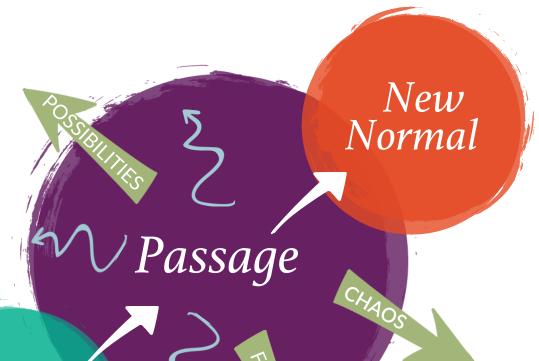
Combative





Four Stages of Transition

From what was to what will be



Anticipation

Ending

