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The Formula for Financial Success

What I have learned through thirty-three years serving in the financial industry is the incredible importance of the three C's: *choice*, *command* and *compassion*. With these three attitudes, phenomenal accomplishments occur.

Education is the basis for accessing the first C, *choice*. Informed choices put you in the driver's seat of your prosperity. Consider any topic of current concern you may have around money. Typical ones tend to be a concern over having enough capital for retirement, having the month last longer than the income, or making smart spending decisions around insurances. What do these examples, and your concerns, have in common? They all start with the need for adequate information to make a wise choice for yourself and your family. Financial literacy is hugely important and unfortunately not taught in our school's curriculum. Thus it's our prerequisite to do the research, take the class, and ask trusted advisors what it is you need to know.

Once choice is enacted, you have access to the second powerful C word, *command*. Command may show up as a combination of action and control. Consider expecting your retirement portfolio to truly match your timeline and risk preferences. You can be in command by honoring the agreed upon family budget. The command attitude goes a long way in acquiring a raise, eliciting support, and furthering your projects. Command is more an attitude of expectation of our good rather than a descriptor of a harsh attitude.

The final C word, *compassion*, is the sweetest of all. Are we willing to exchange beating ourselves up about anything, especially money, with a huge dose of compassion? We all have done the best we knew how in the moment decisions were made. When we realize that, compassion is present. Compassion rendered toward ourselves makes rendering it for others easier.

Through acknowledging our oneness with the universe we access a greater wisdom. That wisdom has a strong foundation in the financial literacy piece that is a requisite for our three C's: *choice*, *command* and *compassion*. Combine the above and we have a solid formula for our on-going financial success.



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