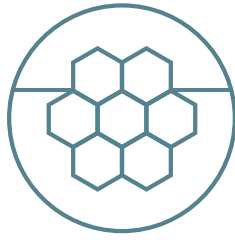




# 7 F-WORDS





# 7 F-WORDS

## “ACCEPT THAT YOU NEVER ARRIVE”

One of the biggest tragedies for high achievers is that despite the quest to be different and achieve success, we are still gripped by the narrative of our culture. The idea that more is better [be more, have more, do more] and the belief that a certain dollar figure equals happiness. It places us on a hamster wheel that keeps us spinning -- working hard but never really getting anywhere.

The quest is not success, status, or achievement. The goal is freedom. Because freedom equals time. And, time enables us to pursue and enjoy the loves of our life -- Our purposeful work. Our loved ones. Our passions. Our Dreams. But... Freedom only has meaning if we know our life's purpose and have taken the time to discover and find what and who we love.

Freedom is ...Freedom To... and Freedom From. Freedom to do what you love. Freedom from unwanted obligations, constraints and relationships.

How much freedom do you have in your life? Is freedom important to you? If so, why? What does it look like to you? What would you be doing now that you aren't currently doing if you had more of it? What obligations, constraints, or relationships would you let go of if you were financially free?

I created the 7 F-Words as a guide to help me answer these questions as a designer of my life and fulfiller of my purpose.

## THE 7 F-WORDS FOR LIVING A LIFE BY DESIGN

The 7 F-Words is a series of exercises and evaluations where you identify how important that area of your life is, how it looks now, and how you want it to look. Giving yourself a grade in each area from A-F will show you where you want to prioritize your actions.

Each section gives you room to identify how you're going to invest in those F-words to design a full life that's customized for you, and by you. How does money fit into this? Money gives us the freedom to choose where to invest our time and energy to fulfill our purpose as manifested in these F-words.

## START WITH WHY

What is your purpose? Your individual reason for being? This is the foundation for where everything else you do comes from - including how you spend your money.



## FAITH

The word faith can be interchanged here for the word spirituality. I use the word faith on purpose. Because, independent of one's religious beliefs or spiritual practices, there comes a point where you have to let go and just have faith that things will work out the way they are meant to.

We are ruled by either faith or fear. It took me a long time to realize this. Most of my life has been run by fear, creating a need to control everything. Once I replaced fear with faith, I let go of trying to control so much of life that simply isn't controllable. This is where life got easier and I was able to discover real happiness -- in the freedom and peace that comes with letting go and having faith.

As you plan out your life, what are your beliefs and practices around faith that ensure life is rich? Where would your life be better or easier if you let go and just had faith?

**My/Our Current Grade is:** \_\_\_\_\_ **I'd like the grade to be:** \_\_\_\_\_

**HERE'S HOW I AM/WE ARE GOING TO GET THAT GRADE:**



## FAMILY

Worse than being physically sick and in pain when I was on my death bed in 2013 was the suffering that came with being in a state of existential despair. I realized I was dying without having really lived. That I had sacrificed so much for success and achievement over meaningful relationships and experiences. I was laden with guilt and regretted that I had not spent more time pursuing familial and experiential happiness over the pursuit of status, money, and possessions.

Thankfully I was given another chance at life. And, with it came a promise and desire to not only love my family, but to design life with them. To truly put them first. Be present with them. Spend time and create fun experiences and lasting memories that hopefully will pass along for generations.

There is beauty and magic being in the “here and now” with those you love and who love you back. Yet, we put these off, thinking... “when I get ‘there’ then I will... “.

How would you like to spend time with your family? What experiences do you still want to have with them? Will you have any regrets if you were given 3 months to live? What are some of your fondest memories with your family? How do you want your family to remember you?

**My/Our Current Grade is:** \_\_\_\_\_ **I’d like the grade to be:** \_\_\_\_\_

**HERE’S HOW I AM/WE ARE GOING TO GET THAT GRADE:**



## FEELING

Before I got sick I never thought much about how I felt. I had two settings. Good or bad. I didn't think much about my body except in a vain way measured by how I looked and how much I weighed. Up until the very moment my body gave out, I thought I was perfectly healthy! I was so disconnected from 'feeling' that I had no idea something was terribly wrong.

As a result, I crashed. Across all categories of feeling -- physically, mentally, emotionally and spiritually. I was sick not just physically -- but mentally and emotionally as well. And, I felt completely alone, afraid and dissociated from nature and spirit. It was a feeling of misery in a state of total darkness thrust upon me as a result of not knowing how to feel. Not taking care of myself. Pushing myself too hard to try to prove something. Ultimately, stemming from not loving myself.

While my FEEELSs Wellth System is a prescriptive method for designing our health and learning how to achieve optimal health and wellbeing, when it comes to my F-Words, I'm a little broader in my definition of Feeling. It's an overall wellness check: physically, mentally, emotionally and spiritually.

**Physically:** How healthy is your diet? How consistent is your exercise? How well do you sleep? How plentiful is your energy? How awesome is your rest, recovery, and acts of self-care like massage? Do you get regular preventative medical examinations and labs?

**Mentally:** Do you have practices for taking care of your brain and your mind? Do you meditate or give yourself the space to sit and be mindful? How is your memory? On a scale of 1-10, how high is your stress?

**Emotionally:** How is your psychology? Do you hold a lot of hurt or anger? Do you live mostly in a positive/grateful state or a negative/complaining one? How do you process your emotions? Do you need prescription medication, drugs or alcohol to cope, unwind or feel okay? How do your emotions affect the people around you?

**Spiritually:** How connected are you? What ritual or practice do you prioritize to stay spiritually attuned and connected?



## FEELING

**My/Our Current Grade is:** \_\_\_\_\_ **I'd like the grade to be:** \_\_\_\_\_

**HERE'S HOW I AM/WE ARE GOING TO GET THAT GRADE:**



## FUN/FRIENDS

I used to think “fun” was going to the office. I took vacations but was known to tell the family “Y’all go have fun, I have work to do.” Pathetic I know. Truth is, I didn’t know how to have fun. I think deep down I didn’t feel like I deserved it.

Fun means taking a break from life’s responsibilities. It could mean enjoying hobbies like golfing, painting or gardening. It could be as mindless as immersing oneself in a book, stretching out in a hammock and gazing at the stars, or hanging out with friends at a tailgate party.

Friends are fun. Or at least they should be. In the fun category, make sure you have time built in for connection to people you care about beyond just your family. Laugh together. Play together. Create experiences together. Research shows that those who have a close knit community of friends live the longest!

What do you do for fun? Are you making time to bring fun into your life? If you are married, is there fun in your marriage? What relationships make life fun for you? What relationships produce stress and rob your fun? Do you take yourself, and life too seriously? What could you do differently to live a little? What fun things are on your bucket list?

**My/Our Current Grade is:** \_\_\_\_\_ **I’d like the grade to be:** \_\_\_\_\_

**HERE’S HOW I AM/WE ARE GOING TO GET THAT GRADE:**



# FLOURISH

I live by a credo: "I am either becoming, or just becoming old." To always be becoming means I must always be learning and growing. A good life requires it. Otherwise, I believe, I am ensured inevitable stagnation, cognitive decline, and, at best, status quo.

To flourish means to design and live a life of meaning. And, it means being in the lifelong journey of becoming your best possible self; to reach your God-given potential. Call it self actualization -- the journey of life. To be alive. To grow. To experience. To thrive in all of the 7 F-word categories.

Are you stagnant, or thriving? What are your practices to keep learning and growing? Are you living a life of meaning? If not, why not? What areas of life are you flourishing in? What areas are need growth and work?

**My/Our Current Grade is:** \_\_\_\_\_ **I'd like the grade to be:** \_\_\_\_\_

**HERE'S HOW I AM/WE ARE GOING TO GET THAT GRADE:**





# FILANTHROPY

I used to think that philanthropy was about giving money or time to a charitable cause. And as a result, I would write a check to the payment of said annual “fundraiser”. That is one way to be philanthropic. And, there’s nothing wrong with it.

But today, I consider philanthropy to be about impact; even the tiniest ripples can impact the world. The smallest act of kindness, like smiling at a stranger. A kind word. Helping someone out in need. Or choosing conscious businesses, brands and products that are dedicated to making the world a better place. It’s also about the big things like leaving a legacy of how you are remembered and what lasting imprint you make that lives ] beyond you.

What is your definition of philanthropy? Are you philanthropic daily or occasionally? How philanthropic are you? How do you feel after being philanthropic? How are you making ripples across the globe? How do you want to be remembered?

**My/Our Current Grade is:** \_\_\_\_\_ **I’d like the grade to be:** \_\_\_\_\_

**HERE’S HOW I AM/WE ARE GOING TO GET THAT GRADE:**



## FINANCES

I used to think that money and capital-at-work were the be-all-end-all goal. I sacrificed everything in pursuit of and for the sake of a number. Including sacrificing me. Not only did I trade time but I also traded my health for wealth. I learned the hard way that my body and health are my number one asset. That without my body I am out of the earning game. And, without my health, all the money and assets in the world don't matter if I can't enjoy life.

On the other hand, without enough money there are not the financial resources to fund a good life including good health. This realization was the genesis of WealthyWellthy. I believe we need wealth and health to be free.

A financial plan needs to include a health plan. But no traditional financial planner is going to tell you this. In fact, most financial doctrine still being touted today is grossly outdated and, therefore, setting most families up for financial failure. Industrial Age strategies like retirement and capital-at-work don't produce desired outcomes in today's age of longer lives and bigger life intentions. I consider retirement plans to be deferred life plans. And, capital-at-work 'strategy' just that -- not quite right.

When it comes to finances, the goal is not retirement or capital at work. It's cashflow and financial freedom. It's not waiting until 65. It's starting now by knowing how much it costs to live your good life -- now until 100 -- what it will take, and how soon you can get there. It's asking totally different questions than those asked by your traditional Financial Planner.

What is your current income? What is your current net worth? How much income is produced by your current assets (not including your business)? How much does it cost you to live your life today (not including investing and saving)? Do you want your standard of living to go down or stay the same when you retire? How much income is enough for you to fund the life you truly want? How close to or far away from this number are you? Are you overspending and robbing your future self of a good life? If you could live to 100, how would your mindset change about money and wealth? Do you have an estate plan? Have you thought about your legacy?



# FINANCES

**My/Our Current Grade is:** \_\_\_\_\_ **I'd like the grade to be:** \_\_\_\_\_

**HERE'S HOW I AM/WE ARE GOING TO GET THAT GRADE:**

## Setting Goals: Your F-Words

Now that you've evaluated where you are, where you want to be, and why, now it's time to set Goals. How are you going to make progress on each of your 7 F-words this year?

*"OUR GOALS CAN ONLY BE REACHED THROUGH A VEHICLE OF A PLAN, IN WHICH WE MUST FERVENTLY BELIEVE, AND UPON WHICH WE MUST VIGOROUSLY ACT. THERE IS NO OTHER ROUTE TO SUCCESS."*

- PABLO PICASSO



## Funding Your F-Words

It will be hard to Flourish, spend time with Friends, or invest in the Fun that gives your life passion without funding each F-word.

**How much money is enough to fund your desired lifestyle?**

	MONTHLY	ANNUAL
FAITH	\$	\$
FAMILY	\$	\$
FEELING	\$	\$
FUN/FRIENDS	\$	\$
FLOURISH	\$	\$
FILANTHROPY	\$	\$
TOTAL	\$ _____	\$ _____