KAM THE KAM PHILLIPS GROUP

HEALTH & WEALTH M.A.G.I.C.™

Enhance your mental & financial wellness while navigating your career.

MINDFULNESS

Acknowledge your emotions without allowing them to control your reactions. First, you need to identify your triggers so you're in the right mindset to conquer your emotions. Then you can take the steps to modify & develop healthy spending habits.

5 Questions to Ask Yourself Prior To Making Purchases

What emotion is attached to this purchase? Why?

How does this purchase help me or my close ones?

Do I already have something similar?

Is it worth it?

What is the best way to move forward?

In order to prevent emotions from controlling our decision-making and spending patterns, we need to take the time to **PAUSE**, **ACKNOWLEDGE** our emotions, then **CONTROL** our reactions.

Create An Income Cap

As your income increases, your spending doesn't need to rise for you to be comfortable (or to prove your social status). Once you reach a place of financial safety, set a maximum spending amount, then increase your saving or charity amounts.

ATTITUDE

It's not what you feel, it's what you feed. After identifying the emotional barriers that can hold us back, we shift to what we can control – our attitude and actions. By being proactive, we are prepared to avoid issues before they even arise.

Protect Your Time, Energy, & Assets

How aligned is your schedule and your monthly expenses with your top values and priorities?

Which sources of income are active, passive, and forward-looking?

In what ways can you decrease expenses and increase income?

Automate Transfers

Instead of overthinking what to save, spend, and invest – schedule automated transfers into separate accounts for your fixed expenses, variable expenses, and future investments.

GRATITUDE

Turn what you have into enough. A key to sustaining happiness is maintaining the balance between contentment and ambition. By creating a structure on how to manage our resources, we gain peace with where we are and confidence in where we're headed.

Wants vs. Needs

Take some time to review your bank statement and categorize the expenses as "wants" or "needs". From there, you'll be able to create expectations around your fixed and variable expenses. From there, you can set spending targets on items that are essential or nice-to-haves.

We take a lot for granted. Taking time to reflect on what we're grateful for is a simple way to reverse the common habit of overlooking all of the positive aspects of our lives.

Reevaluate the Bar

Instead of overthinking what to save, spend, and invest - schedule automated transfers into separate accounts for your fixed expenses, variable expenses, and future investments.

INSPIRATION

Finding your purpose, focusing on your "why", and knowing you're making a difference in the world is something most people aspire to do. There are countless ways you can make a lasting impact using your money, mind, and motivations.

Align & Diversify

You don't have to join the Peace Corps or be a missionary in order to make a difference (even though there's nothing wrong with that!). Find creative ways to integrate your passions into the following categories to feel more fulfilled.

CAREER **INVESTMENTS** **SERVICE**

Our wealth has a purpose. It's not just the endless pursuit of more.

CIRCLE OF SUPPORT

Deciding who to trust with your finances can be a complicated decision. It becomes even more complicated when we aren't clear on where we need help. These are the areas where advisors and attorneys can assist you and your family.

5 Questions to Ask Your Potential Advisor

How do you get paid?
Do you earn more if I am invested in certain products or services?
What is your planning or investment philosophy?
How often do you make adjustments in accounts?
How often do you meet with your clients?

Money Management | Estate Planning | Investment Management
Family Planning | Risk Management | Tax Planning | Insurance

The Right Fit

When looking for a new advisor, a great place to source referrals is from accountants, attorneys, or business colleagues that you already know and trust.

For more information about programs and workshops, visit
www.kameronphillips.com