



# Enjoy Today as You Plan for Tomorrow

financial planning is about more than just investing and saving for the future

by HELEN ANDREOLI, CFP®

A lot of people think of financial advisors as budget scolds. To them, we appear as the angel on the shoulder, encouraging them to save money for a rainy day and ignore that guy on the other shoulder tempting you to spend it now. Unlike the board game, life isn't something you win by sitting on the biggest pile of money when you get to the end of the line. In fact, a big part of my job isn't about helping you accumulate money. It's about helping you spend the money you have in the most fulfilling ways possible.

I remember a couple in their 60s who came to us for help planning their retirement. When I asked what they wanted to do, the wife said she'd always dreamt of taking their large family on a vacation. It was the first her husband had heard about it. It wouldn't be inexpensive, but when we added it to their plan, the numbers worked out. Not only was it everything she wanted it to be, they have now taken that once-in-a-lifetime trip multiple times.

We're here to help you live your best life, and that doesn't just mean saving enough for a happy retirement. It's also about enjoying yourself now. Your financial goals don't all have to be ambitious plans for the distant future. Like the woman who had dreamed of taking her family on vacation, your plan could include checking something off your bucket list right now.

## Finding priorities

Of course, living your best life doesn't mean sacrificing your future financial security for an expensive purchase today. I like to think of it this way: You should live your dream if you have the means. In other words, if you've always wanted a boat, you shouldn't go mortgage your house to buy a yacht. But we can run the numbers and see what buying that boat now might mean for your plan down the road.

A lot of the time, whether or not you can afford to do something really has to do with figuring out your priorities.



For a lot of people, myself included, the pandemic spurred a real reassessment of what's important, partly because it drastically limited what we could do. So, in the heart of the winter, when my kids asked what I wanted to do for my 50th birthday, I knew I didn't want anything material—I wanted experiences with them instead. And that's how I spent the first afternoon of my sixth decade on this planet snowmobiling through rural Maine with my family.

## Planning with your goals in mind

Figuring out how to live your dream can be trickier than you might think if you've focused more on saving money than spending it. Making memories can be priceless. Retiring early and volunteering could be the most fulfilling thing you could imagine. If your family is taken care of, you might consider giving to charitable causes where you can see and even meet the people you are helping. It all depends on your dreams, and it's part of my job to help you fulfill them.

Talking about your deepest dreams or figuring out where you want to do the most good in the world may not seem like the types of topics you'd expect to encounter when you sit down with a financial advisor. But they're not just appropriate topics—they're the key to a successful plan for your financial future. Planning is what we do. And once we get to know you well enough, we can help you plan for almost anything.

*Helen is a Founding Partner and the Chief Financial Officer at Great Diamond Partners.*

*Reach her at 207.274.2505 or [handreoli@greatdiamondpartners.com](mailto:handreoli@greatdiamondpartners.com)*

## GREAT DIAMOND PARTNERS

22 Monument Square | Suite 300 | Portland, ME 04101

[www.greatdiamondpartners.com](http://www.greatdiamondpartners.com)



### DISCLOSURES

Great Diamond Partners, LLC is registered as an investment adviser with the Securities and Exchange Commission (SEC). Great Diamond Partners only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. SEC registration as an investment adviser does not constitute an endorsement of the firm by securities regulators nor does it indicate that the adviser has attained a particular level of skill or ability.

This report is a publication of Great Diamond Partners, LLC. Information presented is believed to be factual and up-to-date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subjects discussed. All expressions of opinion reflect the judgment of the author as of the date of publication and are subject to change. Information contained herein does not involve the rendering of personalized investment advice but is limited to the dissemination of general information. A professional adviser should be consulted before implementing any of the strategies or options presented.

The firm is not engaged in the practice of law or accounting. Content should not be construed as legal or tax advice. Always consult an attorney or tax professional regarding your specific legal or tax situation.

This material is proprietary and may not be reproduced, transferred, modified or distributed in any form without prior written permission from Great Diamond Partners, LLC. Great Diamond Partners, LLC reserves the right, at any time and without notice, to amend, or cease publication of the information contained herein. The views expressed represent the opinions of Great Diamond Partners, LLC which are subject to change and are not intended as investment advice or a forecast or guarantee of future results.