



**From the desk of Managing Director, Aaron Lieberman:**

Satisfaction and values play a significant role in designing our financial lives. When you combine values, or what matters to you most, with satisfaction, an emotional response predicated on an individual's definition of success based on a variety of factors, it is reasonable to expect that a combination of the two would have an impact on the way you approach your finances.

Through Financial Life Planning, I work with my clients to connect these dots. I ask each of my clients what they value most and develop plans specific to them and their values.

If you are having trouble defining your values, I suggest writing down what you are grateful for and why. That should help bring some clarity to the situation and allow you to confidently move forward in your financial life journey.

It's important to acknowledge that what one values and what one defines as satisfaction is subjective and unique to the individual. Don't feel pressured to live up to the values of others. Don't let others' definition of satisfaction be your own. Your financial journey is unique and the way you approach it should be unique as well. Just remember that values and satisfaction will shape that journey in some form or fashion along the way.

---

## RECOMMENDED READING

---

### THE ROLE OF SATISFACTION AND VALUES IN DESIGNING OUR FINANCIAL LIVES

#### Satisfaction

The word “satisfaction” describes a feeling of fulfillment or contentment. Its meaning is relative and often dependent on each person’s definition of success as applied to specific areas of life.

Therefore, in the area of finances, satisfaction is more of an emotional issue than a practical one. That is because our sense of satisfaction is highly subjective and greatly influenced by our attitudes and beliefs.

As a result, the degree to which we feel satisfied with our financial lives is based on a unique and personal interpretation of our own financial needs and circumstances.

For example, one person can feel grateful for an annual income of \$100,000 while another person will feel disillusioned and deprived at this same level of income. In addition, one person can be very comfortable carrying an ongoing credit card balance of \$5,000, while another person will feel stressed out until his or her credit card balance is zero.

Also keep in mind priorities can change over time and affect our feelings of satisfaction. A person can live with disorganized financial records for years with little concern, and then one day become frustrated with the disorder and think, “I can’t live this way anymore!”

Keep in mind that those who feel dissatisfied with their financial lives are often unsure of the source. For instance, an individual can know intellectually that they are financially independent, and yet the fear of economic vulnerability can persist on the emotional level. Others strive for and achieve wealth, but feel little gratification from their accomplishments.

However, the foundation for making positive change in our financial lives is awareness—the freedom and enlightenment that comes from first assessing our individual levels of financial satisfaction, and then recognizing the unique and personal circumstances, behaviors, and attitudes that impede our sense of financial well-being.

#### Values

Like satisfaction, the meaning of “values” is subjective and unique to each individual. In a nutshell, our values reflect what matters most to us as individuals.

When trying to define our values, we often think in terms of principles or standards that we consider important such as “honesty,” “loyalty,” or “altruism.” We also tend to think of values in terms of what we as individuals hold most dear such as “my family,” “my faith,” or “my health.”

Our values are also those intangibles that keep us motivated. Motivators vary from person to person, but examples include recognition, achievement, knowledge, contribution, creativity, spirituality, challenge, adventure, harmony, and so on.

In addition, our values define the purpose for our activities and the criteria we use for allocating our personal resources of time, energy, skills, and money. When there is incongruence between our values and the way we “spend” those resources, we experience inner conflict or dissatisfaction.

In *Caring for Your Soul in Matters of Money*, Karen Ramsey wrote:

*In personal financial management, the place to begin is to adopt a realistic perspective. Money will only improve the quality of your life when it is used with clarity. Only when you learn to spend money in concert with your underlying values—things that you most deeply care about—will it become a tool for creating a more fulfilling life.*

*Therefore, to achieve higher levels of life and financial satisfaction, your objective will be to clarify what is most important to you. Next, allow that understanding to guide your interactions with your financial advisor and provide a framework for your financial goals.*

Always remember that financial and life satisfaction evolve from a clear understanding of the nature, influence, and importance of your values. Your sense of well-being will multiply when you clarify your priorities and make financial and life decisions that nurtures what is truly most important to you.

Reprinted by permission of Money Quotient, NP

P: 631.760.8390 C: 516.662.1616 F: 631.760.8391

Aaron@MarathonWealth.net  
www.MarathonWealth.net

534 Broadhollow Road, Suite #420  
Melville, NY 11747

Views and example shown in this material are for informative purposes only. Marathon Wealth Management, Inc. ("Marathon") is a registered investment advisor with the U.S. Securities and Exchange Commission. Marathon provides investment advisory and related services for clients nationally. Marathon will maintain all applicable registration and licenses.