



Flipping the switch

Last month, we received an email from a client who had just returned to the U.S. after an overseas trip. She wanted to thank us for encouraging her to go and admitted, if we hadn't nudged her, she would have missed out on the trip of a lifetime.

Needing a nudge isn't unusual. Over the years, we've helped many clients buy second homes, take their entire family on vacation, or see the impact of their gifts firsthand. These decisions are often preceded by the question, "Can I afford to do this?"

After decades of saving and investing, many clients find it hard to "flip the switch" from being a saver to becoming a spender. This is especially true once they leave the workforce. Even clients who have more than they will likely ever need struggle to turn off the inflows and turn on the outflows. The downside of not jumping over this mental hurdle is a client may not enjoy the fruits of their labor—and if they don't, their children or heirs sure will.

Life is short. We all know this, but with our packed calendars and busyness, we often need a reminder to take a step back from it all. Sometimes it even takes a big wake-up call like the death of a loved one or a health scare to convince us to act. Many times, however, "someday" turns into "never". So, rather than ask yourself if you can afford to do something, a better question might be "Can I afford not to?" Wouldn't you rather say, "I'm glad I did" instead of "I wish I had"?

Whether you're considering a trip around the world, funding your grandchildren's college educations, or making a charitable impact, let us help. If you're struggling to flip the switch, have us update your financial plan to show you what's possible. Sometimes all you need is a nudge. And if you're unsure of how to get the biggest return on happiness, [check out this post from the archives](#).

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