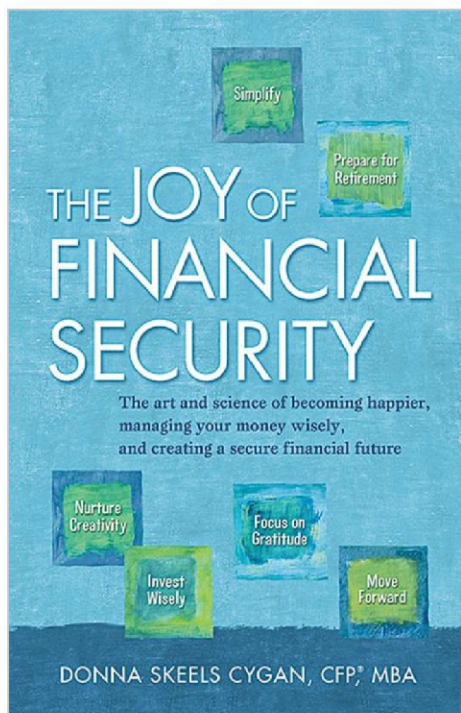




# THE JOY OF FINANCIAL SECURITY:

The Art and Science of Becoming Happier,  
Managing Your Money Wisely, and  
Creating a Secure Financial Future



Imagine being able to manage your money in a way that not only helps you achieve financial security, but also increases your happiness. You can, and *The Joy of Financial Security* shows you how. Cygan's financial expertise is apparent in topics such as increasing your net worth, wise investment strategies, minimizing taxes, and preparing for retirement. Readers learn how to protect themselves from the next economic downturn, how to avoid the pressure to "keep up with the Joneses," and how to make smarter financial decisions. But she doesn't stop there. Applying research from psychology and neuroscience, she guides readers to create happier lifestyles by making small changes that reap big rewards. Simple changes such as focusing on gratitude, nurturing creativity, and choosing experiences with family and friends over more "stuff" are encouraged. The way she weaves financial strategies together with happiness strategies is fascinating—rewarding her readers both financially and personally.

Early in her financial planning career, Cygan noticed that clients who had healthy relationships with their money were much happier overall. Being rich didn't automatically lead to happiness, and being happy didn't automatically lead to becoming wealthy; the relationship was much more complex. She devoted many years to researching and pondering the relationship between money and happiness, eventually deciding to share her findings in this book. She concluded that money doesn't buy happiness, but it definitely impacts it. The dilemma was to determine just how money impacts our happiness.

*The Joy of Financial Security* is grounded in research, but it also includes personal stories from Cygan's clients and from her own upbringing. These stories make the advice authentic, and help the reader understand how to implement the financial advice and the happiness strategies into their own lives. She shows that taking control of your finances is not rocket science, and that anyone can become a wise investor—simply by developing a financial plan and using discipline to follow the plan.

Although they may seem miles apart, money and happiness are tightly woven in our personal lives. Cygan set an objective of helping her readers manage their money wisely, create a secure financial future, and become happier. Her book is full of wisdom and practical strategies, and readers can experience immense rewards. **RO**

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