

INVEST IN JOY 8 Happiness Strategies

This booklet is a supplement to the book *The Joy of Financial Security*.

THE JOY OF FINANCIAL SECURITY

The art and science of becoming happier,
managing your money wisely,
and creating a secure financial future

Nurture
Creativity

Simplify

Focus on
Gratitude

Move
Forward

DONNA SKEELS CYGAN, CFP®, MBA

We're here to support you as you "Invest in Joy" and become happier!
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Invest in Joy: 8 Happiness Strategies



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Invest in Joy!



Psychology research tells us we each control roughly 40 percent of our happiness. The way we can become happier is through our choices, behavior, and attitude.

In my research and through my work with many clients, I have discovered eight strategies that may make you happier.

*I invite you to choose one of the strategies below.
The choice is yours.*

8 Happiness Strategies

- | | | | |
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| Create a Wish List | 1 | 2 | Strengthen Relationships with Friends and Family |
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Small Changes Lead to Big Rewards!

We lead busy, hectic lives. Often, we are just trying to make it through another day, another week. The thought of making a small change that could make us happier is the last thing on our mind.



Yet the fact that we each control roughly 40 percent of our happiness presents an incredible opportunity to explore how making one small change may make us happier. What do you have to lose?

Consider these key points:

- **Money does not *buy* happiness.** In other words, having lots of money does not guarantee happiness. In fact, many wealthy people are incredibly *unhappy*. However, even if money doesn't buy happiness, it definitely impacts our happiness. The key is to know what makes us truly happy. Most people have never thought about this question.
- **Psychology research tells us that material things do not make us happy.** Another big screen TV, new clothing, or the latest technology gadget will not make you happy. Instead, having strong relationships with friends and family, focusing on gratitude, nurturing our creativity, and giving back can make us happier. Research has shown these are the factors that can make our lives truly rich.

Try Something New

I wrote this booklet to nudge you to try something new during the next several months. We know that making drastic changes to our lifestyles doesn't work. It is important that you only choose one small change, and give it time to take effect.

Please select one of the eight strategies from the previous page, then refer to the corresponding section for suggestions. Or, if you prefer, read through the explanations throughout the booklet before making your choice.

You may not have anything to lose by trying this, but you have the potential to gain a lot.

Refer to the book *The Joy of Financial Security* for more happiness strategies and much more, including research on the relationship between money and happiness, how the money messages you were taught as a child impact your financial decisions today, and how the field of neuroscience is shedding light on how we make financial decisions.

1. Create a Wish List



In the financial industry, we often use the term *goals list*. The term *bucket list* has also become popular. A wish list is different, because it does not need to be quantifiable and it does not need a completion date. In fact, it can be downright lofty.

Wish lists might include learning to knit, finding a reason to laugh again, dancing in the rain, going on a hot air balloon ride, attending a Broadway musical, or traveling to a beach to observe sea turtles hatching.



Create your own wish list below. You do not need to share it with anyone, but it is important that you write it down. Why? Because research has shown that putting your thoughts down on paper will increase the chances you will achieve your wishes.

My Personal Wish List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

2. Strengthen Relationships with Friends and Family



According to psychology research, having strong relationships is a key component of our happiness. So clearly, our relationships deserve a lot of our attention. Yet our busy lifestyles often interfere.

Perhaps there is a particular relationship you would like to improve or strengthen. Planning a day with a friend or family member can do wonders, and often, giving the gift of time is very much appreciated.

Planning a family reunion to celebrate a major birthday or anniversary (or for no reason at all) is a great way to spend money to increase your happiness. Travel agents are available to handle the travel plans for relatives who live far away, and with plenty of advance notice, children and grandchildren can usually make arrangements to attend.



I have had clients arrange family gatherings throughout the U.S., and they talk about these events for many years. While spending time together, the older generation can pass down family values and stories to younger family members.

It is common that younger generations cannot afford the travel expenses. If an older family member can afford to pay, this is a wonderful way to spend money to maximize happiness. It also gives a younger family member an opportunity to say a heartfelt *thank you* to parents or grandparents. Family gatherings are much like the message from the 1989 film *Field of Dreams*: “If you plan it, they will come.”

3. Lead a Healthier Lifestyle



Each of us can find room for improvement when it comes to leading a healthier lifestyle. It may include any of the following, or customize your goal to include the issues you want to work on.

- Eat Healthy Foods
- Get More Exercise
- Reduce Your Stress
- Get More Sleep
- Explore Nature
- Be Kind to Yourself

Leading a healthier lifestyle covers a lot of ground. If you want to eat healthier foods, perhaps that means reducing the amount of sugar in your diet or eating more vegetables. Getting more exercise may lead you to try new forms of exercise, such as tennis, Pilates, or swimming. Exploring nature may involve going hiking, or just getting outside and enjoying some fresh air.

Being kind to yourself might include getting a massage, taking a yoga or meditation class, hiring a personal fitness trainer, enjoying a hot bath or a nap on a weekend. Perhaps you can plan a weekend away, filled with solitude and relaxation.



Leading a healthy lifestyle is a great way to “**Invest in Yourself.**” The rewards (both physical and mental) are enormous. Go ahead, try it! Make one small change, then pay close attention to the results. You will be amazed.

4. Laugh More; Have More Fun.



Many of us lead intense lifestyles with little time for fun. That's a shame, because laughter has amazing benefits. Laughter reduces the levels of cortisol, epinephrine, and dopamine, which are commonly called the stress hormones. Laughter also triggers the release of endorphins, aka the “feel good” hormones, and laughter can even strengthen the immune system.



Do you have friends who laugh a lot? If so, spend plenty of time with them. Create some friendships that involve laughter. You might invite friends over once a month to rent or stream funny movies or old TV shows. Read funny books. Go to comedy clubs. Or develop a stand-up comedy routine using the most outlandish situations you can think of. Rehearse in front of your bathroom mirror, and learn to laugh at yourself.

If laughter is in short supply, then focus on adding some fun into your lifestyle. Set aside a weekend day for spontaneity. Decide what you want to do when you wake up, but work or chores are not allowed.



Sometimes just trying something new can be fun. Consider starting a project, such as tracing your family tree. Set goals on completing a 5K walk or run, or learn to play tennis. Go on a volunteer vacation. Join a hiking club. Decide to visit all 50 states during the next 10 years. Call an old friend from high school.

Whenever possible, do things that are playful or silly, such as rolling down a hill, dancing in the rain, or building a snowman.

5. Focus on Gratitude

Psychologists have shown that focusing on gratitude has powerful benefits. Gratitude helps us recognize the many blessings in our lives, and it also stops us from taking those things for granted. When we focus on the positive aspects of our lives, they tend to increase and grow, creating an upward spiral. This can significantly increase our happiness.

The ways to focus on gratitude are virtually endless.

- Create a gratitude journal (a simple notebook). Write down things for which you are grateful. Write in it once a day or once a week. Psychologists found that people who keep gratitude journals exercise more regularly, feel healthier, and are more optimistic.
- Focus on gratitude while having your coffee in the morning, or while brushing your teeth, or when you take a walk in the evening.



- Thank people who have had a positive impact on your life. A heart-felt, spoken thank you is always appreciated. Or write a thank you note to someone special. This will be savored by the recipient, and it will also make you feel good.
- Start a new habit with your spouse, by telling each other something you are grateful for before going to bed each evening. Or decide you will think about the things for which you are grateful at bedtime, or when you wake up during the night.

6. Simplify Your Life

There are many ways to simply your life:

- Declutter Your Life
- Tame Your “To Do” List
- Scrutinize Your Schedule



Declutter Your Life

Deciding to declutter your life can lead to drastic changes in your lifestyle and significant increases in your happiness. Pilar Gerasimo, editor in chief of *Experience Life* magazine, says, “There’s a corrosive quality to clutter. As it accumulates, slowly but surely, it eats away at my peace of mind, my confidence, my sense of order, my pleasure in my physical environment. On bad days, clutter pecks away at my whole outlook on life.”

When you are ready to declutter your life, simply start on one closet or on one room. Some people prefer to work one hour a day on decluttering, while others choose to devote several hours during the weekend. Some experts recommend that you plan a “tidying up” marathon in order to see major results. Decide which approach fits your personality, and get started. Don’t get sidetracked. If you think an organizational expert will help, hire one. (This is an example of spending money to maximize your happiness.) These professionals can help you get rid of more “stuff” because they are not emotionally attached to the items. Ready, set, purge!



Once you experience the reward from having less clutter, establish a mantra, such as “live better with less” or “enough with the stuff” or “I live a rich, simple life.” You may find that living with less leads to a whole new perspective. It may lead to a commitment to “stop keeping up with the Joneses.” Recognizing that a new car, a closet full of designer clothing, and more “things” will not bring you happiness is a huge step.



Tame Your “To Do” List

If you are a list maker, you likely have a very long “to do” list. It needs to be shortened! There are two strategies. One is to acknowledge that if 75 percent of the tasks on your “to do” list were not completed, the world would not come to an end. Then, remove every item that is not essential.

Another approach is to move every task that is not urgent to a new list titled “to do later.” This strategy works well because you may find in a week or so that the majority of the tasks on your “to do later” list can be removed permanently.

Scrutinize Your Schedule

We all have 168 hours each week, and we have control over how we spend much of our time. If we work from 8 to 5, Monday through Friday, that time is committed. If we have small children, the time to get them ready for school, drive them to and from school, etc. is not negotiable. However, most of us still have large blocks of time in the evenings and on weekends that are discretionary.

Do we want to sit and stare at a TV for two hours each evening, or would we rather do a project with our kids, take a walk, enjoy a hot bath, or read a book?

Take an objective look at your weekly schedule, and look for blocks of time that may allow you to do something different and slow down the hectic pace. Practice saying “no” when someone asks you to do something you do not want to do. For example, you might say, “I’ve recently made a decision to limit my commitments, so I am not able to do this.” Protect your schedule, and be ruthless at saving some time for yourself.



7. Give Back



Giving back may include volunteering your time or making charitable monetary gifts. Both involve being compassionate toward others. Poet and author Maya Angelou wrote:

The charitable say in effect, “I seem to have more than I need, and you seem to have less than you need. I would like to share my excess with you.” Fine, if my excess is tangible, money or goods, and fine if not, for I have learned that to be charitable with gestures and words can bring enormous joy and repair injured feelings.

Volunteering your time to help others can enrich your life. I find that my clients who volunteer their time love to talk about it because the volunteer work clearly brings them joy. There are travel opportunities that include volunteer work in many foreign countries. This provides an opportunity to explore a new part of the world, to learn about a different culture, and to be generous with your time while you are there.

Organizations such as the Red Cross, the Salvation Army, and Doctors without Borders provide training for people who want to help in emergencies. Certainly, there is always work to be done in our own community, but these training programs also prepare you to go quickly to the site of hurricanes, floods, earthquakes, etc.

Giving your money also has huge rewards. Neuroscientists have studied human empathy and have shown that reward centers in the brain light up when we give to charity. In essence, doing good feels good.



8. Nurture Your Creativity



What have you always wanted to do? Do you want to write poetry? Learn to paint or improve your photography skills? Write a book or compose a song? Learn a musical instrument? Plant a garden? These all involve creativity.

Once thought to be a trait we inherit, creativity is now recognized as a skill we can nurture and develop. In her book *The Artist's Way*, Julia Cameron suggests writing three pages each morning to unblock the creativity we have within. This is a great strategy for anyone who wants to encourage their creativity to blossom.

Choreographer Twyla Tharp believes that creativity is a result of good work habits. She strongly feels that discipline, rituals, and lots of practice are needed to induce creativity. Interestingly, Tharp talks about limiting her distractions when she is being very creative. Obstacles she avoids include newspapers, magazines, TV, music, emails, and (not too surprisingly) numbers.

I have had the pleasure of working with artists, and they often talk about going into a creative mode when they are painting. I experienced this while writing my book *The Joy of Financial Security*. I was never able to mix writing with my day job as a financial planner. I needed to escape from my office and go into a writing mode to write creatively.

Take a Class

Classes are often designed for beginners, so you will not feel out of place. You will be rewarded by trying something new, and nurturing your creativity can make you happier. One of my clients had a goal of becoming an artist after retiring. She loved to paint, but she did not have the time to devote to it while working full time. She researched and selected a landscape painting class in a small village in France. She looked forward to the trip and the class for many months. Upon her return, she talked about it being a wonderful experience. She loved the village where she stayed, the painting class, and the lifestyle. Since then, she has returned to France several times for painting classes, and she has also taken classes in Italy and California, and at the Art Institute of Chicago. Along the way, her talent has evolved, and her contemporary landscape paintings are beautiful.

Embrace Change



We tend to go about our hectic routines, running on the rat-race treadmill. Often it feels like we're struggling to keep all the balls in the air. Sometimes this stressful lifestyle starts impacting our health, or we're concerned it is affecting our kids.

It is time for a change.

And the day came when the risk it took to remain tight in the bud was more painful than the risk it took to blossom. —ANAIS NIN

We know that change can be hard. The key is to make *small* changes. I encourage you to choose one of the eight strategies on page three of this booklet, and commit to just one small change.

Remember, we each control roughly 40 percent of our happiness, and it is our choices, behavior, and attitude that allow us to maximize our happiness.

As you implement the small change you have selected, don't be discouraged if you feel like you take three steps forward, then two steps back. Or perhaps you feel like you take four steps back. Change is rarely a linear process, and "life happens." If you slip backward, simply begin again.

The resistance you will experience as you try to make your small change is normal. The best defense against resistance is perseverance. Draw from your inner strength to access perseverance and resilience. As the adage says, "Try until you succeed."

Be gentle with yourself. Over time, you will start to see results from the change you are making. Once you realize you really can increase your happiness through your choices, behavior, and attitude, change becomes easier. Often, one positive change leads to another.



For more information about willpower, perseverance, and resilience, please refer to Chapter 12 of *The Joy of Financial Security*.

Celebrate



When you see progress, take time to celebrate. We tend to forget to celebrate our achievements. Acknowledge that you have made a positive change, and you are moving forward. Treat yourself to rewards along your journey.

The ways in which you celebrate your accomplishments provide another example of a healthy way to spend money. For example, if the small change you selected is to start exercising three times a week, treat yourself to a massage after your first month. Or buy yourself new exercise clothes. If your small goal was to review your calendar and free up some discretionary time (and you decided to use the extra time for something that made you happier, healthier, or made you laugh), treat yourself to a day off (with no errands and no work). If your small change was to focus on your relationship with a family member or friend—and you followed through—reward yourself with a special treat. If your lifestyle is hectic, perhaps your reward can be a weekend away to find silence, solitude, and relaxation. Note that you can reap double rewards: The small changes will make you happier, and the rewards will make you happier.

Be generous in your rewards. And keep in mind, the goal is simply to become happier.

The one small change I plan to make to increase my happiness is:

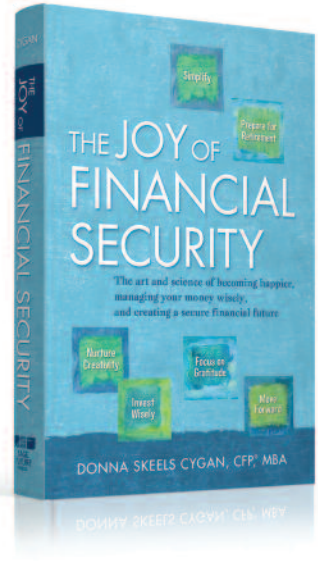
The rewards I will enjoy as I move forward:

Today's Date

Money does not *buy* happiness, but it definitely impacts it — in a huge way!

Donna Skeels Cygan set out on a mission to determine how we can manage our money and spend our money wisely, in order to become happier.

In *The Joy of Financial Security*, Cygan combines her financial expertise with ground-breaking research from the fields of psychology, economics, and neuroscience. The result is an easy-to-follow guide with practical strategies for becoming happier and financially secure. You will learn how small changes can lead to a happier lifestyle—and the benefits are extraordinary.



The book has won multiple national and international book awards, along with excellent reviews:

“This book provides immense rewards. The way she weaves financial strategies together with happiness strategies is fascinating.” — *Leading Financial Planner*

“After the lecture, I felt empowered and less afraid to take control of my finances. Thanks for making it easier.” — *Chicago Lecture Attendee*

“If you care about your money, and you care even more about your happiness, you must read this book.” — *Amazon Review*



Author **Donna Skeels Cygan, CFP®, MBA**, is the owner of the financial advisory firm Sage Future Financial, LLC. She has worked with hundreds of clients during her sixteen years as a financial planner. She has been recognized many times as one of the top financial advisors in the U.S. and has been quoted in many national publications, including *The New York Times*, the *Wall Street Journal*, the *Chicago Tribune*, *Investor's Business Daily*, *USA Today*, *Kiplinger's*, and *Forbes*. She enjoys speaking nationally on TV and at conferences on many topics pertaining to money, happiness, and retirement.

She welcomes your feedback and can be reached at dscygan@joyoffinancialsecurity.com or (505) 298-4040. Please refer to www.joyoffinancialsecurity.com for more information about the book, and select the PRESS tab to see media reviews.

The Joy of Financial Security is available on Amazon and at bookstores throughout the U.S.

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