



Spearman Financial Services, LLC

Today, we're diving into the fascinating journey that individuals take through the four stages of their financial life. It seems to go from not being curious at all about finances to hopefully one day becoming a true financial enthusiast, each stage brings its unique challenges and rewards. Let's explore this transformation together:

Stage 1: Not Curious

In this initial stage, many individuals could find themselves largely disinterested or unaware of their own financial matters. They might be living paycheck to paycheck, focusing on "living in the moment," and not actively seeking information about financial literacy to improve their financial well-being with intention. While it is natural to be in this stage at some point, it is crucial to recognize that being financially oblivious could hinder a person's long-term growth and stability.

Life in Stage 1: At this stage, people's lives seem to revolve around meeting their basic needs like housing, food, utilities, and enjoying life in the present. In my experience, people in this stage have no savings plan in place, no emergency fund, or much delayed gratification. This tends to make them vulnerable to unexpected life events. Financial stress and uncertainty could be common also, but there is potential for success the sooner they move on from this to the next.

Stage 2: Curious

As individuals progress through the stages, they become more curious about their financial future. This is when they start seeking information and a better understanding of financial concepts. This stage could start with small steps like tracking expenses, budgeting, and starting to have conversations with people around finances. They could seek advice from friends, family, or a financial advisor to learn how to use their money towards their financial goals.

Life in Stage 2: In this stage, people begin to gain control over their finances and work towards their journey of financial security. In my experience, they have modest emergency funds, start contributing to retirement funds, and get in control of their cash flow and debt situation. They start to have confidence

around their finances and their financial literacy grows making them more proactive with their finances.

Stage 3: Committed

When individuals enter this stage, they are committed to taking charge of their financial well-being. They are disciplined with their cash flow, conscious of every financial decision they make, and investing for their long-term goals. They actively seek opportunities to improve their financial situation and prioritize making well informed financial decisions.

Life in Stage 3: Financially committed individuals often experience a sense of stability and security. They probably have started to build up a more substantial net worth including savings, investment portfolios, and paying down debt. They tend to have a clear roadmap for most of their major life milestones as well. When a person is committed to their finances, it can allow for more significant financial achievements.

Stage 4: Financial Enthusiast

The final stage represents the pinnacle of financial awareness and engagement. Financial enthusiasts have honed in on their plan, set themselves up for financial success, and have a passion for finances. They enjoy financial planning and get fulfillment in helping others get on the path to financial success.

Life in Stage 4: Financial enthusiasts have created a well thought out financial plan allowing them to live the life they want to. They don't have many financial constraints and look to help empower others to get to a similar level of success.

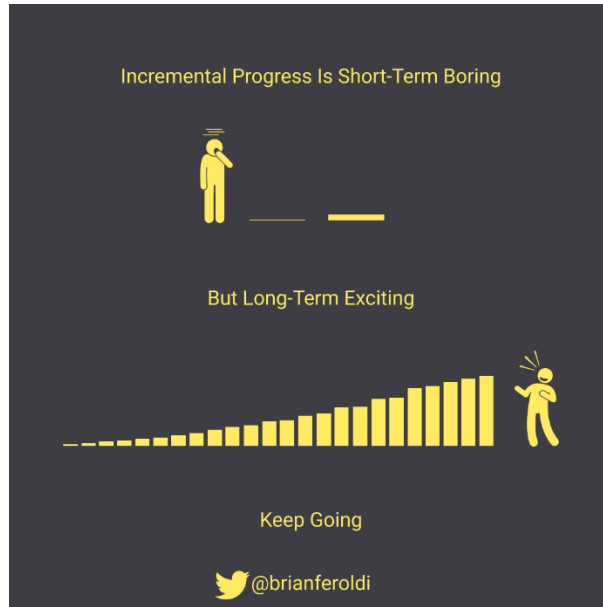
It is crucial to note that the journey through the stages isn't always linear and can take time. As you go through life, you can experience setbacks and the progression from one stage to the next varies because of personal circumstances. The key is to remain committed and continuously strive to improve your financial situation and the ones around you.

I am open to supporting you at every stage of your financial journey. I believe the process could be expedited by a personalized financial plan instead of following "rules of thumb." I am here to help you reach your goals, stay committed, and become a financial enthusiast!!

I wish you all financial success and prosperity!

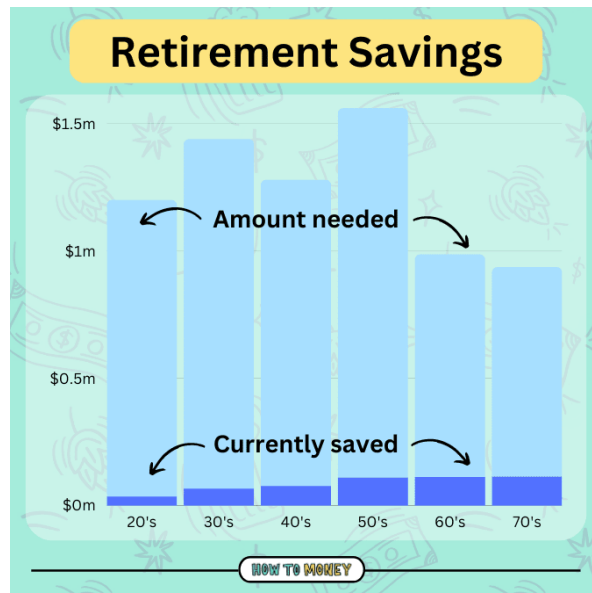
Additional Financial Thoughts

- **A Boring Short-Term, but Exciting Long-Term**



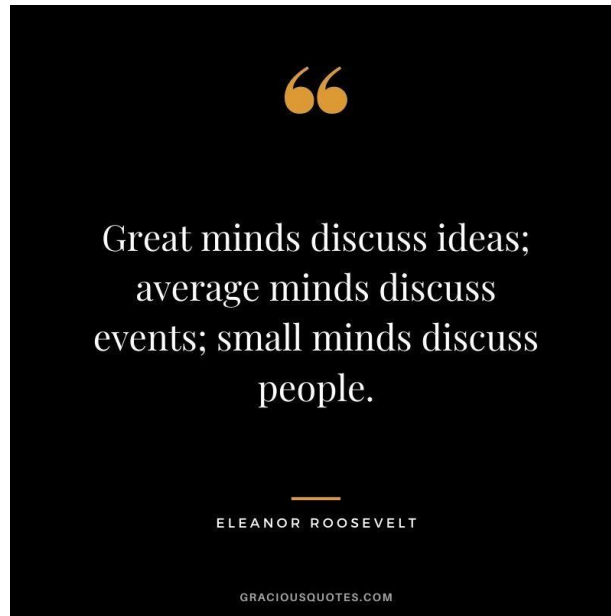
Source: [BrianFeroldi](#)

- **Who Wants to Be a Millionaire?**



Source: [How to Money](#)

- **My Goal: Write about ideas that could improve your financial lives!**



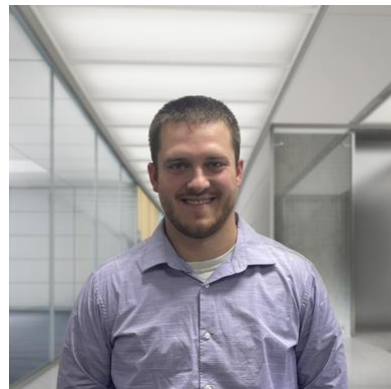
How Can I Help You?

I look forward to helping people just like you every day.

So if you just want to have a conversation about something top of mind or take the relationship to the next level, don't hesitate to reach out.

Let me know how I can help you

-Kenton



[Schedule A Meeting](#)

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Future Topics You Want Covered

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