

yet have no real strategy or mechanism in choosing your investments? You don't have a CPA double-check your taxes? You know who you are. Does this sound like you? If so, this book is for you too.

My message is that there's always room for improvement. If you're willing to look at your current state of affairs and be open to improving whatever it is, then you will always stay on the path to accountability and avoid the delusional trap. Be accountable for your actions. Understand that wherever you are in your life, all of your thoughts, deeds, and misdeeds have led you to exactly where you are right now!

Remember that complacency can be one of the worst forms of delusional thinking. Take all of your financial affairs much more seriously... more than you ever have. Prices are skyrocketing and financial challenges multiplying. Therefore, more than ever before, everyone should get a good financial plan in order and adhere to it so that we don't outlive our money.

Mistakes Are a Blessing in Disguise

I have a confession to make—and it's one that you might find surprising coming from a financial advisor who espouses taking personal responsibility: I once declared bankruptcy.

Aside from the loss of my mother, the experience was probably the most emotionally wrenching of my life. I felt that I was a failure. I had let myself and others down. How could I have been so stupid?

It all started with credit card spending. What started small soon ballooned out of control. I still remember how much I owed: \$25,000. I still can't believe it. I was just 24 years old, and was earning a little more than \$30,000 a year; I was sure I would never be able to pay back the money.

I didn't ask family or friends for help, because I felt that I had to get myself out of the jam I created. So I made a plan. First, I would pay back the money—which I did, over time. Next, I made a pledge to become a financial advisor (and, hopefully, a good one) in order to help people avoid problems like those I had created for myself.

While my brush with bankruptcy was painful, it helped me become who I am today. It caused me to rethink my relationship

to money and to concentrate my efforts on learning as much as I could about money and investments. All of that, I believe, helps me in my role as a financial advisor.

The experience also taught me that one's relationship to money is not static. Getting out of bankruptcy required me to recast my thinking so that I would not fall into the same trap that brought me to financial ruin. The process is ongoing. I find that I must continue to reflect, verify and monitor my relationship to money in order to assure that I am on the right path.

As a result of my money problems I learned the importance of self-forgiveness. Yes, I did some foolish things, but I was a different person when I claimed bankruptcy. I didn't have the tools, mechanisms or ability to look within myself and be aware of what I was doing. I felt guilty and embarrassed, but what purpose does wallowing in those feelings serve? Self-flagellation does not lead to anything positive for anyone. So the best advice I can give to anyone starting on a new path is to forgive yourself for the all the stupid and misguided things you may have done. Understand that self-forgiveness is not a one-step process; it's a journey in itself. For me, that journey involves helping other people progress along their financially aligned paths.

Learning that I could help others while on my own path to self-forgiveness has been the greatest gift of my personal failure. Mistakes, therefore, are often a blessing in disguise. If you can learn from your mistakes, forgive yourself and move on—acknowledging that you are not perfect and apt to make other mistakes—you will do yourself and others a world of good.
