

# Mid Life Crisis Coming in Hot

**Some people buy a roaring Harley Davidson and some take an 'Eat Pray Love' journey. Recently I did the latter as life is hectic at times. It was a good reminder that everyone deserves to have space to fill their own cup. Essentially this means you can show up for your loved ones in a good head space, be clear about what you really want from your future and reflect on what is already in your life to be grateful for.**



You might not have to go away for a week, maybe you paint, maybe you go fishing, play golf, book weekends away with friends – it will be different for everyone. My goal is to share with you a few of the important lessons I took from my experience and my hope is that you can take some time to reflect on where you are at: If you have your health, you are more than halfway there, equally your financial health is just as important.

Trust yourself, you already know what you need to do, whether that be to spend less on your credit card, make an appointment with a financial adviser to amplify your savings for retirement, or it could be having a conversation with your loved ones about the state of your affairs and getting everyone on the same financial page.

Manifesting seemed a bit 'woo woo' previously, that was until I understood it was essentially being able to articulate what you really want, voicing it and taking intentional actions towards making it happen.

My challenge to you with the longer summer days finally here is to take some time and put together your short, medium and longer-term goals. It might be that you want to rapidly repay your mortgage, for example, intentionally increasing your regular payments will be beneficial.

Building your financial resilience should be the first cab off the rank. Having access to cash in a worst-case scenario will allow you to continue towards your goals rather than taking 10 steps backwards. Your 'Rainy Day Fund' ideally will equate to 3 months of your household expenses and is best built by putting money aside little and often. Just as emotional resilience is built over time from a myriad of life experiences, resilience is a learned behavior - please don't have the unrealistic expectation of yourself to go from zero to hero overnight.

We all have differing money stories we tell ourselves. To be honest, the majority of these are negative and to move forward, we need to master the art of letting go.

For you, that may be letting go of the shame of bad previous financial decisions, the blame you put on being the product of a certain environment or the block of a belief you tell yourself often 'I could be hit by a bus tomorrow' or 'I am bad with money'. Now is the time to ponder your own stories, draw a line in the sand, you have the power to change the narrative. 2025 has the full potential to be a positive year if you choose to have your glass half full rather than half empty.

Traditionally, the New Year is when we set ourselves lofty aspirations that are often petering out by February. The most important lesson that I took from my 'Eat Pray Love' sojourn was that you can absolutely review and reset every single day if you wish to. There is no longer the need to wait until 1<sup>st</sup> January, the end of the Financial Year or even next month, you can change or do something today to improve your outcome, your future financial self will totally thank you for it! So have the conversation, book an appointment, review the thing, make a plan - you truly deserve the best!

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