

*Living Life to the  
Fullest*



PROSPERWELL<sup>™</sup>  
Your Guide  
FINANCIAL

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## Introduction

Congratulations! You have taken the first step in discovering your passion, values and what truly makes you happy. This packet contains different exercises that we have created for you to complete in order to dig deeper and find out what your “why is, what is important to you, how you should be spending your time and ultimately how you can start living your life to the fullest.

One thing I live by is that “quality of life” is important, and there is no point in making money if you can’t enjoy the simple pleasures along the way. That is why we started the Live It List™. In 2010, after my personal life fell apart, I decided to rewrite by bucket list. It was simply for my own personal, selfish reasons. I committed to myself to do one thing on this bucket list every month as a way to boost my confidence and start to get my life back. I didn’t realize years later the impact this would have.

One of the first things on my new bucket list that I wanted to do on my list was drive a racecar. I had lunch with my good friend from college and asked if he would drive up to northern Minnesota with me to drive a race car. He said “No.” He told me that I put 180% into everything I do and so I needed to go to a real speedway to drive. So, I hopped on a plane to Las Vegas to drive a race car. On the plane, the man seated next to me thought I was dying after I explained to him my bucket list. He couldn’t understand why I was flying to Vegas just to drive a racecar.

He was the inspiration to rebrand my list into one that you do not cross items off because you are sick, but instead something you complete while living your best life – hence, the Live It List™. Some of my favorite things I have completed include swimming with sharks, going skydiving, repelling down the Ecolab building in St Paul, attending the Superbowl, flying a plane and sailing in the BVI. I still do one thing every month on my Live It List™.

This packet will take a look at what success means to you, what your goals are and how to get you there. This was not designed to complete in one sitting. It will take time; you will need to come back to it after thinking and reflecting on your life. Make sure you are being true to yourself and authentic because that is the only way to be living your best life.

If you have any questions about the information in this packet, would like a second opinion on your investments or would like to start planning for your future, please call us at 763-231-9510 or reach out via our website at [www.prosperwell.com](http://www.prosperwell.com).

Sincerely,

Nicole N. Middendorf, CDFA  
CEO, Prosperwell Financial  
Wealth Advisor, RJFS

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## What Makes You Happy?

*“The most important thing is to enjoy your life – to be happy – it’s all that matters” – Audrey Hepburn*

What makes you happy? It might seem like an easy question with obvious answers. And it may be to some. But have you really thought about it, dug down deep inside to what makes you smile? What makes you excited? What makes your heart content? For some of us it may be surrounding yourself with family, for others it may be your health and wellness and for others it may be the ability to travel and see the world. There are no right or wrong answers to this question, each person is different and that is what makes us unique.

Many people will immediately answer: Money. Money doesn’t grow on trees, nor does it magically appear out of an ATM. We are always in pursuit of happiness, yet we often forget that money actually has no correlation to it. Some may argue that money does indeed make them happy because it lifts the stress of not knowing if you can pay your bills and although there is some truth to that, being able to pay our bills isn’t truly what makes us happy. Have you ever taken a moment to step back and look back at your life experiences, achievements, purchases and memories and wished you would have bought more stuff?

Take a moment and look at the things you have spent money on recently. Most of us will find that we have spent much more on items than we have on experiences. Do you still have those items? Are they still in good shape or even usable? Do they make you happy? If you had the same opportunity to buy that same item(s) again – would you? Often times we purchase something because we feel that physical item will last longer and make us happier than an experience that happens just once. However, that assumption is false.

Research from the San Francisco State University found that people who spent money on experiences rather than material items were happier and felt the money was better spent. We never want to live life with regrets but many times we later regret the money we spent on things that we really didn’t need or want. It was an impulse buy. Perhaps to feel better about ourselves.

The one true way to actually boost our confidence is to find a way to make ourselves happy and that often times is by experiencing something. Experiences really are much more important than material goods. This idea has long been the domain of Cornell psychology professor Thomas Gilovich. It’s not only living in the moment but also the anticipation of the experience. Things such as trips, concerts, movie, adventures really start giving you happiness the minute you plan it, not only when you are actually experiencing it.

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## Happiness Journal

What does happiness mean to you?

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When was the last time you were *REALLY* happy? What made you feel this way?

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Write 3 things that gave you happiness today:

1. 

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2. 

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3. 

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Write 3 things that negatively impacted your happiness today:

1. 

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2. 

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3. 

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What is something you spent money on that you regretted? Why did you regret the purchase?

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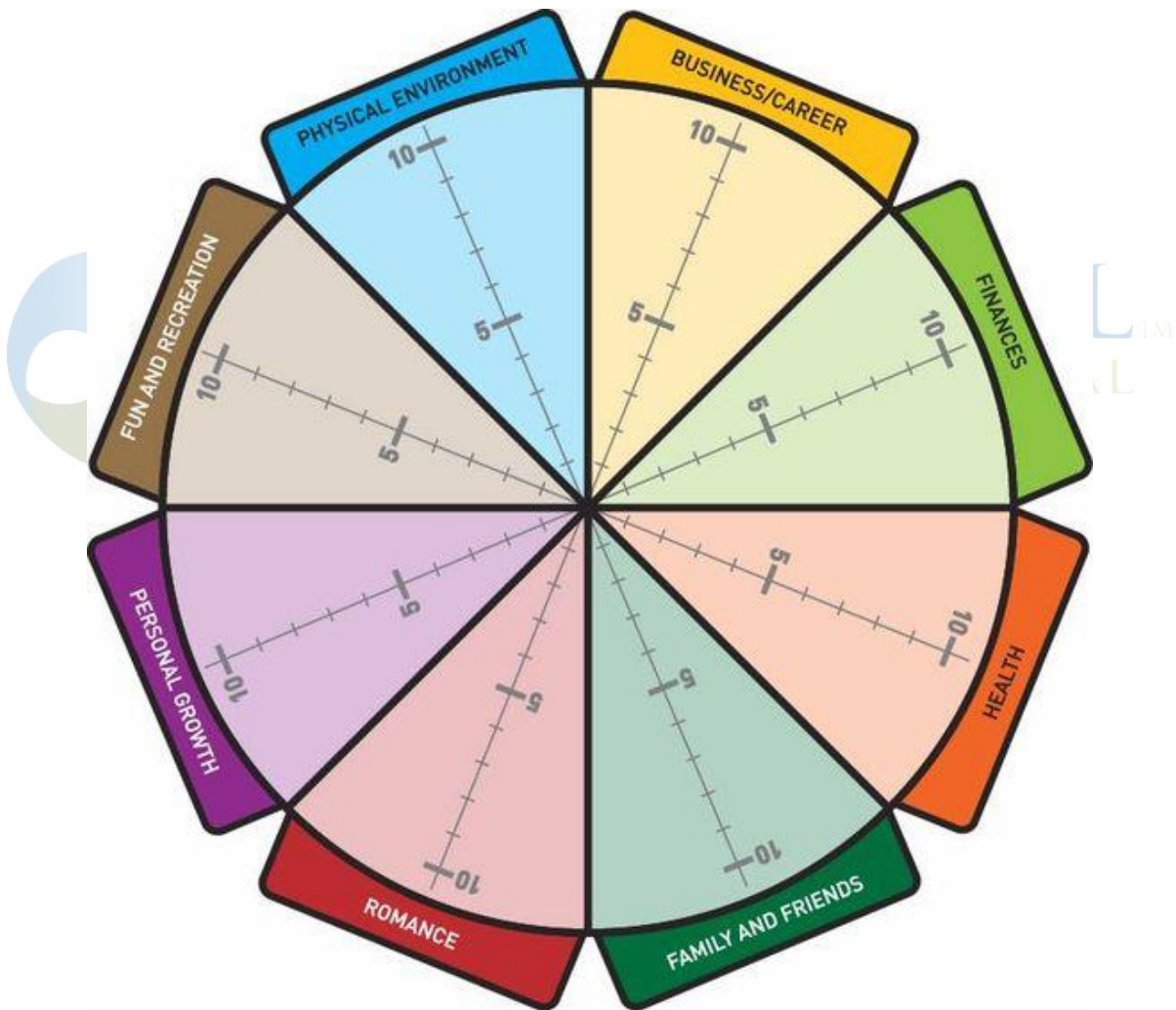
What is something you bought that made you happy and continued to make you happy six months later?

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Happiness is defined by positive options such as pleasure, contentment, joy and satisfaction. Use this wheel to help you figure out what makes you happy. In each category in the chart below, indicate the level of importance in your happiness from 1 (lowest) to 10 (highest).



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## What Is Your Life Purpose

What makes you smile?

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What activities make you lose track of time?

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What makes you feel great about yourself?



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What are you naturally good at?

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What do people typically ask you for help with?

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What would you regret not fully doing, being, or having in your life?

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When you feel sad, what is missing in your life during those times?

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If you were told you only had one month to live, how would you spend your remaining days:

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If you won the lottery and never had to worry about money, how would you spend the rest of your life:

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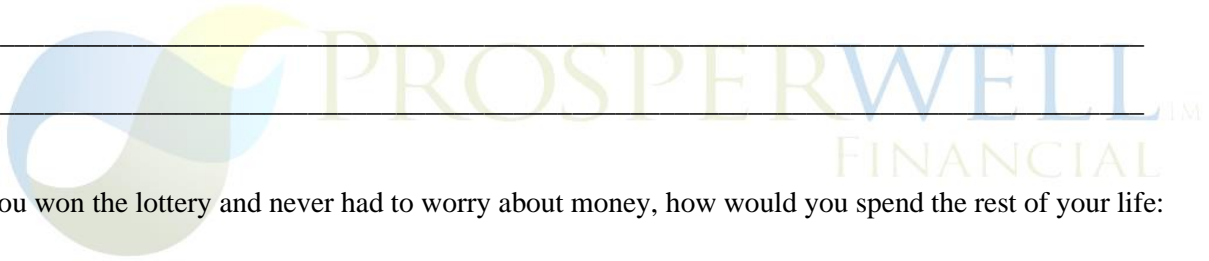
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What do you look most forward to:

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## How Are You Spending Your Time?

Use the chart below to fill in how you spend your time. You can do it by day or by week, whatever works best for you. Does it correlate to the happiness chart you completed previously? You should focus your time on the categories that give you the most joy.

Category	Percentage
Physical Environment	
Business/Career	
Finances	
Health	
Family/Friends	
Romance	
Personal Growth	
Physical Environment	
<b>Total</b>	<b>100%</b>

What is one thing you can change with your schedule to give you more time to spend on the things that make you happy? For example: Workout at home, hire a cleaning company, read every night before bed, have a money date monthly, etc. The list and ideas are endless. List a few ideas below:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Gratitude Journal

Being appreciative and thankful can help reduce depression, lower blood pressure, increase your energy and happiness and even prolong your life! By being grateful, it increases the “feel good” neurotransmitters dopamine and serotonin and helps you deflect negative thoughts.

Here are a few reasons why gratitude is so important:

1. It shifts your focus to the positive things in life.
2. Studies have linked gratitude with satisfaction of life<sup>1</sup>. (Personality and Individual Differences, Alex M. Wood, Stephen Joseph and John Maltby)
3. It can make you happier<sup>2</sup>.
4. Gratitude gives you piece of mind.
5. It motivates you to reach your goals.

What 5 things are you truly grateful for?

4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

We strongly encourage you to purchase a gratitude journal or app (The 5 Minute Journal) to write down what you are grateful for on a daily basis.

<sup>1</sup> *Personality and Individual Differences*. Alex M. Wood, Stephen Joseph and John Maltby.

<sup>2</sup> *Counting Blessings versus Burdens*. Dr. Robert A. Emmon, and Dr. Michael E. McCullough

## Goal Planning

*“By recording your dreams and goals on paper, you set in motion the process of becoming the person you most want to be. Put your future in good hands – your own.” – Mark Victor Hansen*

There was a fascinating study conducted on the 1979 Harvard MBA program where graduate students were asked, “Have you set clear, written goals for your future and made plans to accomplish them?”

- 3% had written goals and plans
- 13% had goals but they were not in writing
- 84% had no goals at all

Ten years later, the same group was interviewed again and the result was absolutely mind-blowing.

- The 13% of the class who had goals, but did not write them down was earning twice the amount of the 84% who had no goals.
- The 3% who had written goals were earning, on average, ten times as much as the other 97% of the class combined.

While this study only looks at earnings to quantify success, I still find it to be an extremely motivating example of why creating clear and measurable goals and writing them down is a key to success.

What are 5 short-term (less than 5 years) goals you have for yourself?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

What are 5 long-term (more than 5 years) goals you have for yourself?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Your Vision

Do you have a Vision Board? If not, we encourage you to start one today. Grab a bunch of magazines and a piece of paper. Start flipping through the pages of the magazines and cutting out things you aspire to be, have, accomplish etc. Then cut out those pictures and/or words and paste them to your paper. There are also apps that you can do this electronically (Wishboard). Keep this vision board visible (in your office, bedroom, etc) so that you are reminded each and every day what you want in life.

Here is an exercise to help you determine what your vision is:

My ideal work environment/career is:

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I want to surround myself with:



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Ideally, I want to spend my time doing:

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I will consider myself successful once I:

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## Live It List™

*“The purpose of life, after all, is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience” –Eleanor Roosevelt*

The “Live It List™” is a term that we came up with to replace the common term “Bucket List.” Everyone knows what a bucket list is, however we wanted to come up with a name that didn’t have such a negative connotation behind it. Instead of a list of things you want to accomplish in your life before you die, the “Live It List™” is a list of things you want to do while enjoying your life and living to the fullest.

We encourage you to begin your own Live It List™. What makes you happy? What is something you have always wanted to do? Where have you always wanted to visit? Items on your list can be as crazy or as simple as you want to make them. The best lists have a little of each. We at Prosperwell Financial feel that although money is important in life, it isn’t the most important. Being able to enjoy your life and be happy is what really matters. The goal is to come up with a list of things you want to accomplish in your life, things that make you happy. I believe too many people are just going through the motions every day and are not truly enjoying life.

*“No one is in charge of your happiness except you” – Barbara de Angelis*

Did you know that according to a Harris Poll, only 1 in 3 American’s are really happy. I think this is awful. However, I would have to agree. As a wealth advisor I get to see it all. I see so many people that are stressed out and going through the motions and are unhappy. Is that what life is all about? I hope not. According to a Gallop Poll, they found that people who spend about 6-7 hours each day with family and friends are 12 times more likely to be happy. Include your family and friends in your “Live It List™” and do activities together to increase your happiness in life.

These activities can be anything from going caroling during the holidays, to snowboarding, to taking a hot air balloon ride. Maybe it is going flyboarding, swimming with sharks, learning to play the piano, writing a book, participating in a sand castle competition, running a 5k or whatever you can dream up! Your “Live It List™” is your list of all the things you want to accomplish in your life and to keep you focused on being happy.

That same Harris Poll suggested that Americans that are over the age of 50 are more likely to be happy as well. You want to ask yourself why that is and what you can do to be happy. I have found over the years that people considered themselves to be happy when they feel fulfilled, give back, have a support system and a passion, set goals for themselves and are able to make a difference.

*“The purpose of life, after all, is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience” –Eleanor Roosevelt*

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## Why Create a Live It List™?


As we mentioned in the introduction, writing down my Live It List™ helped me to gain my confidence back and also get my life back. By creating your list, it may affect you differently than someone else, but by writing down these things you aspire to do, places to go, accomplishments to make, you are setting yourself up for future happiness.

Here are some other reasons for creating your list:

1. Boost your ambition towards attaining a goal.
2. Never forget something you want to do.
3. Thinking creatively and outside the box.
4. Improving your life.
5. Spending your hard-earned money on things that make you happy.
6. Enabling yourself to try new things.
7. Gives you an optimistic outlook on life.
8. Appreciation and gratefulness for the simpler things in life.
9. Excitement and anticipation for new experiences.
10. Enjoying your life by doing and experiencing things that bring you joy.

To start off your list, what is one thing that you have always dreamed of doing, but never thought possible?

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If money were no object and you got to do anything with one other person, what would you do and who would you bring?

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## Your Live It List™

By completing the previous exercises, you have already started on your way to creating your Live It List™. This is a list compiled of things you want to do, places you want to go, things you want to accomplish, etc. in your life while living it to the fullest.

Fill out the following areas to get started on your list. This list should be endless and something that you are constantly adding to. Remember, it doesn't need to be things that cost money or extravagant, they are your goals, your aspirations and the things that will give you joy.

Adventure/Sport (Example: Go Zip Lining)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Events (Example: See Cher in Concert)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Achievement (Example: Learn to Ski)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Food and Drink (Example: Take a Cooking Class)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Body and Health (Example: Get a Facial)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

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Experience (Example: Go Whale Watching)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Travel (Example: Visit Australia)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Financial (Example: Buy a Cabin)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



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## Conclusion

Congratulations! You have taken a big step to start living your life to the fullest and being truly happy. Now that you have written down and figured out what it is that you enjoy most in life, start incorporating that into your every day life.

At Prosperwell Financial, we believe that life is not just about money, but instead it is about doing things that truly make you happy and living your life to the fullest. Our mission is to coach, mentor and inspire you to achieve financial independence and happiness. We would love the opportunity to work with you to help you achieve your goals, work towards what makes you happy and help you live your very best life.

Please visit our website to check out all of our additional resources available for you. We have webinars, budget worksheets, a Legacy packet, information on job loss, articles, podcast and more. Also found on our website is our Live It List™ that is constantly being added to. We would love to add your completed items to our list as well. To be added, please email [Katherine@prosperwell.com](mailto:Katherine@prosperwell.com) with a picture of you completing your item, the date and a description.

If you are interested in meeting with one of our Wealth Advisors to help you get started on investing or to get a second opinion on your investments, we would be happy to offer you a complimentary consultation. You can call our office at 763-231-9510 to schedule.



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