

The Power of Gratitude

By Christina A. Nash, CFP® & Jodi M. Viaud, CFP® | Knox Grove Financial, LLC



Gratitude is a powerful emotion that has generated a vast amount of research and discussion over the years. Defined as a deep sense of appreciation or thankfulness, it's been proven time and time again that gratitude is good for your mental and physical health. But did you know that it is also good for your financial health? Less spending, organized finances, and reduced stress while managing your money are just a few of the benefits you will experience when you incorporate gratitude into your financial planning.

What can practicing gratitude do for your financial health?

- **Improve your relationship with money and motivate you to achieve financial independence** - Without judgement, reflect on what has influenced your relationship with money, keeping in mind that all relationships evolve over time. As your income, savings and investments grow, feeling good about the role money plays in improving your life, providing security, and your ability to give to others is not a bad thing. You can be grateful knowing that your money has a purpose and can create value in a meaningful way,
- **Give you a sense of confidence and empowerment to overcome financial difficulties** - Most of us have had a financial setback at some point in our lives. Whether it is a job loss, a major, unexpected expense or making it through a bear market, how we deal with those circumstances is largely affected by our attitude. Gratitude can provide the strength needed to address your current fiscal challenge and the willpower to stay focused on your long-term goals.
- **Help you appreciate your current physical possessions and understand what you truly value** - It's all too easy to get side-tracked by focusing on what you don't have or a financial goal you haven't reached yet. A "scarcity" mindset can wreak havoc with your financial plan. Appreciating your current financial situation and what you have now will help reduce your impulse buying and overspending associated with the *fear of missing out* (FOMO). You'll develop financial patience and be able to make long-term decisions.
- **Make you receptive to new opportunities for earning and investing money** - Incorporating gratitude into your daily routine can help you develop a positive mindset allowing you to attract more abundance into your life. Gratitude is magnetic and business leaders are more apt to hire, promote and collaborate with those who have a positive and appreciative attitude. Staying present and grateful will also give you the time and space to recognize opportunities for financial growth.
- **Improve your financial well-being as you acknowledge your "wins"** - We forget to congratulate ourselves on our achievements, especially when it comes to finances. Adopting a positive money habit, reaching a savings goal, and eliminating debt are all "wins" when it comes to managing your money. Every step forward on your financial journey is a win, even if it's just making the decision to get your finances in order.



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The Knox Grove Financial Team
Christina Nash, CFP®, Jodi Viaud, CFP®, & Bill Stollow, CFP®

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This month we will gather with friends and family and take time to reflect on who and what we are thankful for. It's important to remember that, although often associated with money, the meaning of true wealth goes far beyond that and is different for everybody. It's about family, friendships, good health, love, and experiences.

At Knox Grove Financial, we are so grateful and take immense pride in being able to help others navigate through their financial journey. If you would like more information on incorporating gratitude and what matters most to you into your financial plan, contact our team at 609-216-7440.

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