Actually “Doing” Saving and Investing is Difficult yet Essential.
While we have many, very valid financial demands during life, we often deprioritize saving for the future, and many are finding themselves later in life with much less than desired and using debt to pay expenses.\(^1\)

**Principle:** Make a vivid picture of your financial future and a plan to do what it takes to get there.

**Principle:** There will always be good, valid things vying for your money; consider where will you sacrifice?

**Principle:** Think delayed rather than instant gratification.

The effort to start saving and investing remains very high and grows as time passes.

From starting out with facing difficult financial decisions and, for many, living beyond our means early on...

Welcome to your new job! You need to buy a reliable new car!

Congratulations newlyweds! Wow... weddings are expensive.

Time to buy a house!

Yay—new baby! Wow... kids are so expensive.

Paying for the kids’ college is so expensive.

Yikes... that divorce/failed business was expensive.

...to ending with much less than desired.

Life’s timeline always brings competing priorities wanting your money and does so even after you can’t work any more.

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