

The Financial Harmony Podcast

Episode 1

What is Financial Harmony?

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Hello and welcome to this first episode of the Personal Harmony podcast. And in this episode we're going to talk all about what financial harmony can mean for you. And of course, as this is the first episode, we're also going to be talking a little bit about this podcast in general and what to expect from it.

So let's start at the very beginning with what exactly financial harmony is?

Let's say you're a busy professional with a job you are dedicated to and feel quite passionate about or that gives you a lot of rewards. These rewards might be financial rewards of course but they could also be psychological. Think about a sense of achievement or accomplishment, a sense of belonging. Then there is the professional and personal development you get from your job. Maybe friendships. A purpose to get up in the morning. There's many things that your job might give.

So back to what I was saying; you have a job with a lot of rewards, but it is also a job that comes with a lot of work hours, responsibilities, stress, deadlines and maybe travel. Now, I know that as I am recording this in COVID times that the travel might not be as applicable at the moment, so maybe let me rephrase that to online meetings, but you get the idea. So at the end of your workday with all you projects, stress etc. going on at work, you might not always have the energy or be in the mood to do all those other things you'd like to do outside of work: go to the gym, meditate, read a book, meet up with friends, go for a walk, see your family, join a cookery course, or whatever you would really like to do but just don't have the energy, time or money for. Which probably means that you might wonder from time to time: is this it? Is this how my life is supposed to be? Do I want it to look like this? Spend most of my waking hours thinking about work, being at work or decompressing from work? And is this job really what I've always wanted to do? Is it really giving me what I want it to give me? Whether that's enough money to save for a house, or funding an early retirement... Is this how I want my life to continue.?

Or how about this?

You're a busy mum with a full time job and 2 kids at home. You're always running around in the morning, trying to get the kids ready for school, prepare breakfast, make sure you get to work on



time, and then spend the evenings going between after school activities, cooking and helping the kids with their homework. Then at the weekends you spend most of your time catching up on household tasks and social obligations. But you might not actually ever be able to sit back now and again and simply “be”. Enjoy the time with your family. Appreciate what you have...

Does any of this sound familiar?

In both of these examples, the financial harmony is missing. Financial harmony is when your short term financial obligations, your long term financial goals and your day to day life, enjoyment and passions are all balanced.

Let’s have a closer look at this. The first thing I mention are your short term financial obligations. These are like your monthly established expenses let’s say. Think about your mortgage or rent payments, groceries, utility bills, but also clothes, your daughter’s ballet classes or payment you make on debts.

Then there are your long term financial goals. These can be building up your savings for a particular goal, your retirement contributions or the money you are putting together to start your own business.

As you can imagine there is always a bit of a battle going on between your short term obligations and your long term goals. Any money that you spend now, you can’t set aside to save. Likewise if you focus heavily on saving over spending, then you might find that life gets really boring, difficult or depressing even.

Then thirdly there is your day to day life, enjoyment and interests. This is the third dimension that you need to achieve balance. Consider the number of hours you work for instance: the more hours you work, the more you normally get paid. If you’re really busy or overloaded, you might decide to put in a request to work less hours a week. But of course this will most likely have an effect on how much you get paid. And therefore on how much money you have available for both those short term obligations as well as your long term goals that we mentioned.

Another factor that can contribute to this is the type of job you have. So if you get a promotion and move up in the company that you work for, that generally means not only a pay rise, but also increased responsibilities and maybe more stress or pressure. And that might once again take away from your daily enjoyment of life. So again you could decide to take on a role that is less high up let’s say, but that’ll likely mean less money again. And of course you might get a lot of satisfaction and a sense of worth out of having a position in your company with more responsibilities.

Can you see how much of a balancing act this all is? My point is really this: more money doesn’t mean more happiness. But less time or less stress at work, doesn’t necessarily mean more



happiness either. Financial harmony will be different for everybody. And it is your challenge to find your happy point. And see that is exactly the, let's not call it a problem, but the challenge: as we pretty much live in a society where we focus on more money, more status and even if we're completely honest more busy-ness. We've come to love saying we're busy as it makes us sound important, indispensable and responsible. But how do we make sure we're pursuing happiness, both today and in the future?

So let's recap this once more before we move on: Finding financial harmony means finding your balance between short term financial obligations, your long term goals and your day-to-day happiness and enjoyment.

In an upcoming episode I'll be letting you in on what exactly financial harmony means to me and how I envision my dream life, just in case you're interested!

Okay so now that we've looked at what financial harmony is, you might be wondering how to achieve this? Well I am so glad you asked! As this is exactly what this show is going to be about. Let's start with what this show ISN'T going to be. This isn't a get rich quick show. I am not here to tell you how to make big bucks in a very short amount of time. Not my thing, so not my show. If that's what you're looking for then you're definitely not going to find this here!

Another thing this show isn't going to be: I'm not going to give you dry, theoretical stuff on how to become a millionaire and then retire. Heck I am not even sure I would want that myself! Anyway, there's lots and lots of resources, books, websites and other podcasts available that can tell you exactly how to work super hard, find the best paying job you might not like at all, spend all your of time optimizing every single part of your personal finances as well as your life by cutting all of your unnecessary spending, so that you can retire with a big fat bank account when you want!

Here's the thing: whilst that might sound really cool and enticing at first glance, to me it sounds like years of misery or time wasted working towards a future, that - and let's be real - might not look anything like you planned. So many unexpected things can happen between today and the future, good things, bad things, loss, illness, family things, job stuff... You name it. There's so many things which we don't know and we can't control! So even though I think it is super important - and even more importantly - super exciting to start creating that dream life, I also feel very strongly about living a happy, satisfying, purposeful life TODAY. Nobody can take away today, but who knows what the future will bring? A cliché hey I know. But so true.

So if you're looking for any of these two things I just mentioned: a get quick rich show OR a get rich slow by sacrificing the next 20 years of your life, then you might want to move on!

If you're still here then let's have a look at what this podcast show IS about then!

There will be 3 key elements of this show that I have identified as the 3 pillars to financial



harmony that I will cover every week in some shape of form:

First of all, I want to talk BIG, talk about dreams, find inspiration and feel excitement about working towards building that life that you aspire to live every single day! So many of us feel we can't dream big, or that we're trapped in this cycle of work, eat, sleep and... repeat. Well. boring! Let's get out of that, let's be the active protagonist of our own life. Let's take each brand new day by the horns every morning and mold the days into what we want them to be on our way to reaching our dream!

I hope you feel excited to start creating your dream, I hope you feel that you can do this, that you deserve to do this too! And if not, believe me, I know the feeling. I was there for years and years. It's such an ingrained thing that routine of day to day life that you just can't get out of! Hold on, as I promise you: we'll get there! Again, that is what this show is all about! It won't just happen overnight, but if you feel you're ready to start that life, then jump on and join me on this exciting challenge.

Okay so that was pillar 1 of this show. Here's number 2: those big dreams and exciting things most of the time need some type of funding or resource. And usually that's something to do with money. Or if it isn't money, then it's time. And time can be created by money. So in this show we'll be looking at how to make your dream life become a reality by looking at the financial stuff required and going on behind it all. A dream life needs a plan, so I want to help you make financial plans so that these dreams can stop being dreams and can start becoming a reality. So we'll talk plans, financial tips and habits. But remember, I won't be looking at how to get rich quick! I've said it before but I'm saying this again: I'm looking at how to streamline personal finance habits and your life, so that both today AND tomorrow are going to be fun for you. By looking at your monthly or short-term financial obligations and streamlining them to make them more efficient, I want to help you be able to fund those big dreams.

Now, you might know this, or you might not, but I LOVE personal finance. Haha I am a personal finance coach and author at the end of the day! But, whereas most personal finance authors present money to be the ultimate goal, to me personal finance is only a means to an end. Streamlining your money and personal finance habits is only a way to living a happier and more fulfilled life. Think about it: what would a million pounds or euros or dollars or whatever currency you think in, be of use if you're unhappy? Well, to me that just sounds useless. No point pursuing that if you ask me.

That said, of course I also feel super passionate about allowing our financial habits to support our dreams. In all likelihood you have a dream for which you need money. Even if that dream is to have more time available. Then you still need money so you can get time, such as by working a little bit less - but then you need to be able to afford that, or by outsourcing some tasks and pay somebody else to help you out.



And here's the cool thing: there are lots of things you can do to put together a plan and start building that money to fund your dreams! So there'll be lots of practical tips and strategies that you can implement that I'll dive into in this podcast that will help you to live a more fulfilling, exciting life.

So far pillar number 2. Then for the third and last main topic of this podcast, and you might be able to guess this one already from the title, but that's harmony. And we've touched on this one already, but harmony here is truly aligning your short term and your long term goals in the best way possible over a period of time. And when I say over a period of time, I mean that of course there will always be days when you don't find the right balance between work and non-work time, between creative and logistical jobs or between family time and you time. And you can get really frustrated about that. But it's hard to work out a good balance every single day. Life happens and you can't really control the events that might overhaul your perfect schedule. So instead of getting upset, or frustrated or angry, let's not look at every single day needing to have that perfect balance. But look at different chunks of time in which you try and reach that balance.

Here's an example. Let's imagine that one of your long term dreams is to start your own business. You already know what your industry would be, what products or services you'd sell, heck you might already have a name and logo in mind! But you also have a full time job and a partner that all demand some of your precious time and energy! And of course hopefully you also get energy from them in return! So between all things going on in your life, when do you ever get a chance to start your own business? Ideally you might want to spend 2 hours every day on your side hustle. That would be good right? But then as we know, life happens and your 2 hours a day seem to just disappear in some way. That's when I recommend you start looking for the right balance or harmony between all things going on in your life. You've got your long-term dream of your own business as well as your short-term goal of earning money to pay your bills at the end of every month. But you can't perfectly find the right balance with the right amount of time spent on every single one of them every day.

So instead of all those negative emotions that we spoke about before, I want you to aim for harmony of all those things fighting for your attention and time and energy, so you can make really the right decision on how you spend your time and your money on every one of them. But here's the thing: how often do we do this? How often do we make a really well-thought-out decision on how we spend our time? And when we do spend our time on something, how often do we also realize that that means we're also DECIDING not to spend time on something else. We can't do it all at the end of the day! Our time isn't limitless! So we need to make conscious decisions on when and how to spend our resources, so that we feel good about how we spend our time. Not by looking at it day by day, but maybe week by week. And we need to be okay with that. And feel that we are pursuing our dreams but also our day-to-day things in the right way.

Uff okay. That was a lot of things here, and I'm really setting myself up for a massive task, I know! But here they are again, just to summarize, the three pillars to reaching Financial harmony:



1. Pursue your BIG dream life and let yourself get excited about it.
2. Align your personal finances and your habits with those dreams so that you can finally start creating that dream life!
3. Find the right balance, or find harmony in your short-term as well as your long-term goals so that you know how to spend your time, money and energy in the right way!

And of course I hope that this all sounds incredibly valuable to you, and that you will subscribe to the show and never miss another episode!

I hope you feel excited about this all and the prospect of living a more purposeful and happier life. I am super keen to have you join me on this adventure.

Now here's the cool thing: to get started and to really embark on this journey, I've made a FREE work sheet to accompany this episode. You can download it for free in the show notes or by going to ingenataliehol.com/episode1 -that is the number 1. And the cheat sheet will walk you through these three points that I've mentioned that I expect are big obstacles in your busy life and it will let you just get this really clear picture on how you are doing on each of these points. How cool is that huh?

So go to ingenataliehol.com/episode1 for that free download to accompany this episode and that will give you a super good idea on those three areas that will keep coming back here on this show, so you can make the most out of this!

And if you really want to go deeper into your dream, then make sure to also download the 10 steps to kickstarting your BIG dream over at resources.ingenataliehol.com/dreamlife. I'll make sure to add that link to the show notes as well!

So that was it, the end of this very first episode of the financial harmony podcast. I hope you enjoyed it, make sure to subscribe and I'll see you next time.

