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Instead of seeking more, enough may be enough. This month's InFocus looks at how finding what is enough for you -- whether you are planning your retirement or planning your day -- can bring more balance and joy to your life.



ENOUGH IS ENOUGH

One of the most pressing financial-planning questions out there: *How much is enough?*

It's a big, broad question, yet it's easy to find specific guidance on the amount of money you need in order to achieve a fulfilling retirement. **Tim Maurer** says there's a better way than chasing an arbitrary figure when it comes to your future.



In [this video](#), Maurer, director of advisor development for the BAM ALLIANCE, lays out a plan for defining — and reaching — the hopes you have going forward by changing your thought process from quantitative to qualitative.

The better financial-planning question: *What do you want out of life?*

| More Maurer: [Is a Million Bucks Enough to Retire?](#)

PRACTICAL STEPS TO TAKE TO MAXIMIZE YOUR TIME



Acquiring enough time can be a relentless pursuit, as much as accumulating enough money. We feel stretched thin in our efforts to balance family, career, physical and personal well-being, even sleep. Psych Central talked to **Laura Vanderkam**, author of "168 Hours: You Have More Time Than You Think," and [she offers strategies](#) for channeling your time into your best schedule. The most important: Keep your focus on what you do best and what you love.

THE HUNT FOR THINGS

Clinical psychologist **Kate Levinson** likes to shop, but wondered if she was placing too much value and spending too much time on the act of acquiring things. So she made a commitment in 2018 to not buy anything (other than food and household items, of course).



Levinson, who studies the interface of money and psychology, writes, “Cutting back on acquiring things is not recommended for everyone but it turned out to be very good for me.” [Read](#) about the value she gained from her 12 shop-free months.

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