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Seth Godin recently raised the concept of insignificant digits. He writes, “Who’s a better student? The one with a 3.95 GPA or the one with 3.96? ... Who’s richer? Someone with \$3 billion or someone with \$3.1 billion?” His answer? Neither or both. “Just because we can increase the digits,”

Godin concludes, “doesn’t mean we can see more clearly.” In our financial lives, clarity comes from doing the hard, often qualitative and sometimes emotional work of identifying our highest priorities and deepest values, and then directing our money in pursuit of them. That’s why the number, whatever it may be, is more likely a stop along the way to our true goal: an enduring sense of security, prosperity and peace of mind. So let’s explore some context and tools to help support you and your financial life plan in precisely that endeavor.



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INFLATION AND YOUR PORTFOLIO

Inflation seems to be a topic on the tip of everyone’s tongue recently. Maybe that’s no surprise, because it touches all of our lives and many of our portfolios. Catch a new episode of our *Ask Buckingham* video podcast series for a breakdown of what’s been going on with inflation lately, how it’s tracked, and ultimately how it could impact your investments. **[Watch the video.](#)**



THE JOY OF BEING WRONG AND DANGER OF DESIRABILITY BIAS



Being wrong stinks, but having been wrong can be great, because it means you are now less mistaken than before. Of course, acknowledging our wrongness can be difficult to do, thanks in part to human quirks like confirmation and desirability bias. Learn how overcoming such tendencies to examine a spectrum of angles and attitudes can help us better navigate certain areas of life and money. [Read the full article.](#)

FINANCIAL PLANNING AND IDENTITY THEFT PREVENTION

Where does financial planning end and identity theft prevention begin? Clearly it's all tied together, and these two elements of your financial life are impossible to fully separate from each other. Here's how to make some basic preventative measures – credit freezes, your credit report, credit monitoring – a more integrated part of your overall planning. [Read the full article.](#)



COLLEGE ATHLETIC SCHOLARSHIPS: HOW TO PLAY THE GAME



If your child is competitive in their chosen sport and you're looking for some guidance on how to get a college athletic scholarship, the first step is to find out what's available and where. Read on for some perspective into the many aspects of this decision, from understanding scholarship potential and eligibility requirements to incorporating merit aid and considering the happiness factor. [Read the full article.](#)

SHOULD YOU BE WORRIED ABOUT THE FEDERAL DEBT?

Our national debt reached a record \$28 trillion in March, perhaps leading to some renewed worry about current and future government spending. Learn what the evidence has to say regarding the relationship between debt-to-GDP ratio and stock returns, as well as between economic growth and the equity premium, and the lesson it holds for us about value-relevant information. [Read the full article.](#)



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