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# BalancedLiving

September 2017

### Strategies to Living the Life You Want

You may have a profession at which you excel and a nice house in a good neighborhood. But it's time for some serious reevaluation if you still wonder when the fun starts or what you'll be when you grow up.

"Success doesn't necessarily lead to fulfillment," says David A. Shapiro, coauthor of several books, including "Repacking Your Bags: Lighten Your Load for the Rest of Your Life." "Unless you take time to formulate your own definition of success, you can reap many rewards in life but still have a sense of hollowness associated with them."



Here are some suggestions on how you can develop your own vision of "the good life" and find ways to balance life's demands with your personal goals and interests.

#### Take a daily timeout

"It's easy to forget about yourself when you're busy each day concentrating on the business at hand," says Mr. Shapiro.

To learn more about yourself and develop a personal mission statement, take 15 minutes each day to write in a journal about things you care about.

Among the questions you should ask and answer: Am I living in a place I belong? Am I doing the right work? Do I know why I do the work I do? Does all this make me happy?

"To develop a sense of who you really are, it's important that you explore where you live, who you love, your work and your purpose," Mr. Shapiro says.

You don't have to work on your whole life at the same time. "The important part is to start looking at your life in detail," Mr. Shapiro says.

#### Talk to others

While you're reevaluating your life's purpose, talk to your spouse, other family members, close friends and co-workers who can provide valuable insight.

Ask them questions you're also asking yourself, such as: What do you think my purpose in life is? Where do you think is the right place for me?

"Use your friends and family as sounding boards and engage in courageous conversations," says Mr. Shapiro. "People tend not to recognize their own talents and liabilities."

#### Study the options

Of course, you probably have responsibilities that may prevent you from acting on the changes you want to make. But don't assume you don't have options.

"There may be the opportunity to do something different if you simply explore it with whoever else in your life is depending on you," Mr. Shapiro says.

#### Take your time

Don't make the mistake of making modifications immediately after you've gained a clearer sense of purpose. Mr. Shapiro doesn't recommend making drastic knee-jerk changes, such as moving to a new city.

Also, keep in mind that the changes you make don't have to be sizable. "Incremental changes can have a profound impact," Mr. Shapiro says. And so can the act of self-exploration. "When you know why you're doing what you're doing, you tend to be more effective, more energized and more excited to get up in the morning," Mr. Shapiro says.

## Applying for a Loan - The Four Cs



When you apply for credit, your lender will review four main factors to decide whether you are a good credit risk and if you will be able to pay back the loan. These factors are often called the Four Cs.

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