



# Money Matters with Les Conway

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## Why can kicking is dangerous

I met with a new client recently who said she finally wanted to get to grips with her finances as she was, in her own words, 'tired of kicking the can down the road'. It's a good phrase for summing up a lot of people's apprehensive approach to their financial plans. Our American cousins have their own phrase for this kind of avoidance tactic where they call it kicking something 'into the long grass'. I prefer the can analogy myself.

But why would people prefer to kick metaphorical cans rather than enact solid financial plans? Well I see it all the time and some of the things that I believe keeps people kicking those cans include:

**Fear** – of the unknown and/or of doing something different

**Apathy** – the reason why they need to plan doesn't excite them enough

**Complex** – the perception that putting a financial plan together is complicated (but not when you work with an experienced financial planner)

**Time** – it'll take up too much time, which could be true if you're inexperienced within the financial world (where again if you use a good financial planner, time shouldn't be an issue)



Here's a photo of me taking part in the recent Le Mans 24 Hour Kart race without a can in sight

I've just noticed that the above sentences have, purely by chance, created the acronym FACT. And in my experience, it's a fact that if you keep delaying making any kind of decisions and especially for key moments in life, such as paying for your children's education or building towards your retirement, it won't help you lead the kind of life you want.

I'm a huge believer in making your money work for you and clearing the way for you to enjoy your hobbies, passions, interests and to achieve personal goals. If that sounds like something you'd like, then feel free to get in touch and we can (no pun intended) have a no obligation chat.

Thanks for reading.

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