



# Money Matters with Les Conway

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## Why you have to make a decision to make a decision

I'm a big believer in asking why.

Why have my beloved West Ham United started the season so badly? Why does the queue I pick in the supermarket always seem to take the longest to serve? Some of my whys are pretty profound even. Why do birds suddenly appear? OK, I'm joking now.

But seriously why do some people take action to do something and other people don't?

A few weeks ago I wrote a blog about the reasons why people seek out a financial planner. They vary considerably but there are some motivators including looming retirement, inheritance or planning for your children's future.

It's often by understanding WHY we want to do something which provides us with the motivation and momentum to get things moving towards that goal.

I was having a chat about this last week with a friend of mine. He asked why people procrastinate and avoid financial planning.

Well in my experience it's often down to some of the following and revolves around fear. Fear of the unknown, fear of losing what they already have. The fear that their dream isn't achievable. A fear that they won't be successful.



Of course this list isn't an exhaustive one. The answer can be simply to have a leap of faith. Or as the well known book states 'Feel the fear and do it anyway.'

As I've said before, you have to commit to something (remember the old Vikings burning their boats) to make it possible. With financial planning, it starts with seeking out and meeting with a financial planner. But more importantly following that initial meeting through where you then need to decide to take action.

Life is full of hurdles, barriers and forks in the road. Action is the first step in overcoming these. It doesn't matter whether you want to get fit, retire at 50, learn to play the piano or set out a plan for your financial future. If you don't decide to make that first step it's not going to happen.

You have to make a decision to make a decision and give it a go.

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