



## The “Quality of Life” versus the “Quantity of Things”

**Much of our lives are occupied with buying and maintaining possessions and property. Our daily choices, actions, and thoughts about our possessions need to be in line with our financial philosophies.**

If you recall, your financial philosophy is the rule that affects how you think about and use money. It determines your attitude toward the quantity or quality of possessions, and their importance to you. Your financial philosophy also shapes what you feel most comfortable with and are drawn to as you deal with life’s changes. But, exactly what determines the rules and values you like and will use, and which ones you won’t?

### Your Experiences

Psychologists studying behavior have shown people often act the way they do because of their previous experiences. You tend to prefer and repeat those experiences that make you feel good—and are inclined to reject and avoid experiences that make you feel badly. It can really be that simple.

What makes you feel good or bad? For example, many things or experiences can make you feel good like: acceptance from others, success, security, achieving goals, laughter and companionship, even simple things that taste, smell, sound, look, or feel good—just to name a few. Consider your own life and your relationship to people, places, and things around you, and then answer these questions.

1. What things in your life make you feel good?
2. What do you value most in life? (travel, family, hobbies, etc.)
3. What things in your life that make you feel badly?
3. What situations or experiences do you avoid? (social situations, religion, travel)
4. What goals do you have for your future?
5. What do you need to attain those goals?

This may give you more insight into what motivates you into action or persuades you to avoid certain things and situations.

### The Power of Your World View

Other factors also help to determine the rules or values you embrace and those you don’t. One of the most important of these factors is your world view: what you believe to be true about the world around you—your “model” of how life is. From the time you’re born, people, circumstances and your environment persuade you to see the world in a particular way. It’s difficult to even perceive of people or things being any different than you know them to be. The strength of this model may result in it never occurring to you that things could be any other way. This is the power of your world view.

You may be surprised to learn the planet is filled with many world views—about large and small issues, big and little things. You may be affected by them without even knowing it. Often what others believe about the world around you has far-reaching effects on your behavior and on the rules or values controlling how you buy and care for your belongings and property.

### A World View Shift

A change in your personal world view can be an incredibly important event. It happens when you consciously decide to look at your environment in a new way. Perhaps by chance you learn something new and important,

*(Continued on page 2)*

# EDUCATION

## NEWS & REVIEWS

### Quality versus Quantity

*(Continued from page 1)*

or maybe a situation or circumstance in your life makes a big impression. You may start to see things in a new light, as if through someone else's eyes. Suddenly, you no longer accept what you previously believed to be true and natural about the way things are, and your model changes. You undergo a shift in your personal world view. Consider this example:

#### The key is your point of view...

Students at Jefferson High School considered Jacob to be very cold and conceited. He often completely ignored them and refused to respond when asked a question. It was as if he felt he was too good for their nonsense. He held his head high in what seemed a "snobbish" manner and passed by as if they weren't even there. The other teenagers often talked about him and what nerve he had to think he was too good for them.

Then one day Jacob came to school for the first time wearing hearing aids. Suddenly, his classmates realized what the problem had been. Jacob wasn't conceited at all; he simply couldn't hear their comments or questions and so he hadn't responded. This realization created a rapid shift in the other Jefferson student's world view of Jacob. They realized how wrong their previous beliefs had been and now gave him the benefit of the doubt. Once they took the time to get to know him better, it opened up a whole new world for Jacob and his new-found friends.

#### Cultural World View Cycles

Both life's experiences and personal world view shifts can change the way you look at things, and even affect your rules or values. Even though these changes may affect you on a personal level, they're often a result of a major cultural change.

One such major "world view" change has taken place in the last fifty years. In the two-hundred-plus year history of America, there have been many cultural world view changes in the national outlook. These cultural changes come in cycles—especially in regard to the ownership of possessions and property—with periods of material conservatism moving into times of great materialism.

During wartime, depressions and recessions, materials and goods typically are carefully managed and made to go as far as possible—there becomes a national outlook of conservation. In contrast, peace and prosperity lead to increased manufacturing and availability of products, especially luxury goods—bringing with it more waste and extravagance. In prosperity, a focus on materialism becomes culturally acceptable.

#### Look to Your Future

People who have lived through several types of economic cultural cycles tend to be more conservative because they realize how quickly things can change. Careful use of your resources, regardless of the current economic condition, helps you stay financially stable and better prepared for unforeseen situations. In times of prosperity you can remain fiscally responsible and build your wealth, which will also provide you a firm foundation in the event you experience leaner times.

#### Wants versus Needs...

Unfortunately, when there's an abundance of goods and services it often creates a cultural attitude of "wants" seeming more like "needs." This recent cultural world view has resulted in many Americans financially overextending themselves in pursuit of a quantity of things rather than a quality of life.

Consequently, a record number of Americans live in financial bondage. Often when it's too late, they realize extravagance doesn't bring the happiness they hoped it would. Instead, all their possessions and bills bring added stress, insecurity, and a heavy financial burden. Sadly, the loss of their financial security often leads to a loss of self-confidence, bankruptcy, divorce, and the end of their hopes and dreams.

#### Need to Adjust Your World View?

The prevalence of financial bondage has led to a growing trend or shifting cultural world view toward financial responsibility and the need to conserve. However, old habits die hard. You may want to consider the following points in determining if your world view needs some adjusting.

##### 1. High-Consumption Lifestyle is Less Fulfilling

Many people are not enjoying their fast-paced lifestyle, expensive home, cars, and gadgets as much as marketers claimed they would. Numerous disillusioned consumers are finding greater satisfaction and fulfillment from a quality of life, not a quantity of things. Instead of working more hours to buy more things they have less time to enjoy—they're taking charge of their lives. You can make conscious choices to spend precious time and money in worthwhile activities with people you care about, bringing yourself and others lasting fulfillment.

##### 2. Quantity-of-Things Lifestyle has Negative Impact

Spending money for the sake of keeping up with the neighbors comes with a high price tag. Instead of owning your possessions, their upkeep and your debt starts to own you. Working for, maintaining, storing and protecting your belongings, consumes time and energy that you could have shared with your loved ones enjoying life. The easy-credit policies that

*(Continued on page 4)*



# Improve Your Quality of Life

It can be challenging to assess your values when you're considering a change, but you have the power of choice. Only you can decide how you feel about your lifestyle and if there are things you want to change or improve. Consider the following key areas for improving your quality of life. Any or all of them may be greatly enhanced by a positive change in your world view:

## Your Family

Although the quality of family life ranges anywhere from wonderful to disastrous, everyone has a family of some kind. The big question is: what's more important—the individual or the family group? The answer isn't simple.

Each family member is unique and entitled to individual consideration. No set of rules or circumstances is perfect for everyone. On the other hand, no family member is an island. Members must cooperate to thrive, and even survive in a world where competition and the law of the jungle can rule—there is strength in numbers.

Various forces in modern culture are working to redefine the traditional biological or nuclear family and family values. It's essential you take the time to identify and understand what's most important to you and your family. It's too easy to get caught up in a struggle to survive and spend the majority of your time, energy, and resources maintaining and paying for your home, cars, food, and all the things that make up your lifestyle.

## Your Community

In many ways, communities are like extended families. They typically form from individuals or groups with common interests like neighborhoods, schools, business, religion, sports, etc. However, a community is never any stronger than its individuals. Historically, strong involved individuals are an asset to their community, but the weak,

disinterested, or uninvolved people can be liabilities, and sometimes the community suffers because of them.

You are part of many communities: member of the human race; citizen of a nation, state, or city; member of a church, civic group, political party, club, team, etc. There are endless possibilities to contribute. The quality of your membership relies largely on your involvement and the level of your commitment to each group. However, the strength of each of these groups depends in part on how much you care about and support your community.

## Your Health

The health statistics of America are now among the worst in the industrial world! A combination of bad eating habits, less natural food, and more sedentary lifestyles are key offenders. Sadly, many people spend more time, money, and energy on their outward appearance than on overall health.

Unfortunately fast-paced lifestyles encourage fast food, pre-cooked, pre-processed, and practically “pre-digested” meals. Many people are more concerned about looking healthy than actually being healthy. Plastic surgery and a flood of cosmetics are promoted as the answer to any imperfection.

Numerous methods and medicines are available to treat the results of unhealthy lifestyles. There's an abundance of medications for headaches, pains, sleep problems, lack of energy, etc. And drugs in the form of alcohol, tobacco, coffee, tea and harder drugs—simply cloak deficiencies in lifestyle. America is becoming a nation of spectators, rather than participants. Many more people watch their favorite team play rather than play on one. The result of these cultural norms is diminished health and fitness.

## Education

Education is a wonderful tool to teach you how the world works, and how to

work in it. It's easier to change your life when you have the skills and knowledge necessary. No doubt your desire for financial freedom is part of your motivation for studying this Financial Fitness course. The purpose of education is not only to know more—but also to use what you learn. How much time do you allot each day or each week for education? Not just the accidental “stumbling over facts”—but actual planned and meaningful education. The answer can make a big difference in your pursuit of a better quality of life.

Education is a big contributor to your ability to change things. Knowledge is power. Without it you're weaker, and often at the mercy of others who have knowledge. More importantly, education can give you power to make changes that will provide greater meaning and enjoyment to your life and to the lives of your loved ones.

## Spirituality

Recently the World Health Organization defined human spirituality as “that which is in total harmony with the perceptual and non-perceptual environment.” In today's world of technical enlightenment and secular insight, spirituality takes many forms. Definitions typically include aspects of higher consciousness, self-reliance, self-actualization, love, faith, enlightenment, self-sacrifice, community, and bonding, as well as many others.

Spirituality encourages you to look for sources of inspiration and power outside yourself for comfort, guidance, and refreshment from the many challenges of life. The concept of spirituality separates the human race from all other creatures. Cultures throughout history have a deep rooted belief in the human “soul,” and view it as an integration of your body, mind, and spirit. It's a gift to accompany you through life, a living consciousness of a divine-like presence within us and around us. ■

# ARTICLES

## TIPS & TRICKS

### Quality versus Quantity

entice people into buying more than they can afford or need, has greatly increased the average person's debt, and decreased their freedom.

A Quantity-of-Things Lifestyle can create strains on family life, increase personal stress, and promote poor health habits. An abundance of labor-saving devices have produced an excess of human couch potatoes. For many people, a sedentary lifestyle at work and play has replaced physical labor and athletic activities. A stressful, inactive lifestyle negatively impacts not only your physical, but emotional well-being.

#### 3. Ready for a Change?

As discussed earlier, America's cyclical economic pattern of prosperity and excess is typically followed by an economic downturn and moderation. For example, the "Roaring 1920's" were followed by the Great Depression and a war. After the war, there was a fairly long period of prosperity followed by the cultural upheaval of the 1960's, etc. In each case, the excess of the former cycle led to the beginning of a new cycle and yet another change in the national outlook.

America's cycle of heavy consumer spending and increased debt in the 1980's and 90's, led to an economic downturn early in the 21st century—and the cycle of change continues. The bottom line is, if your actions remain consistent with your values and financial philosophy, you'll have a safeguard against the ebb and flow of economic trends. When you make conscious adjustments to your world

view in line with your financial philosophy, you'll be less vulnerable to the cultural winds of change.

#### 4. The Information Age

The information age brought a higher quality of life to more people, at less cost, than during the industrial age. Like the industrial revolution depended on the assembly line to rise above the agricultural age—computers and higher technology are driving the "knowledge revolution." It's enhanced the ability to store, recall, analyze, expand, process, and share information at an alarming rate. It's possible to draw clearer conclusions, based on more data, faster than ever imagined. However, it's also brought with it a staggering array of new products, and internet activities to spend your time and money on. Remember to be mindful of your long-term goals and values before you get too caught up in the latest trends.

#### Do You Need to Change?

Now consider the four previous points regarding the different world views of a quality-of-life versus a quantity-of-things. Be honest with yourself and consider what areas of your perception may need some adjusting. To stay on-track, always make sure your world view and priorities are consistent with your financial philosophy.

*Remember:* Possessions are merely tools to help you achieve your goals, and enjoy your life. If your belongings are an end in themselves,

they become like the well-known "tail wagging the dog," and begin to own you. Self-fulfillment from healthy relationships and lasting accomplishments are much more rewarding than just adding to your life's "decorations."

Decorations on a Christmas tree may enhance your enjoyment and the tree's beauty, but they do little to support it. The tree must stand straight and strong on its own, or it won't be able to hold up the decorations. Just like you must stand on your own merits, not simply focus on outside trappings. When your life's through, people will remember the depth of your relationships and contributions to the world around you. Life is measured by what's at your core, not by the outside trappings and veneer. ■

**Call for a free  
financial review.**  
[www.ffef.org](http://www.ffef.org)  
[www.accesseducation.org](http://www.accesseducation.org)  
**(877) 789-4175**



### Business Hours!

**Monday-Friday: 7:00 a.m.-6:00 p.m.**

**Saturday: 8:00 a.m.-12:00 noon**

### Family Financial Education Foundation

**ACCESS EDUCATION SYSTEMS**

724 Front Street, Suite 340

Evanston, WY 82930

contact: (877) 789-4175

[www.ffef.org](http://www.ffef.org) | [info@ffef.org](mailto:info@ffef.org)



This article is a portion of the Access Education Systems Financial Fitness Training Series Workbook 3. To read the full article and print out the workbook with questions visit [www.accesseducation.org/workbooks.htm](http://www.accesseducation.org/workbooks.htm)

**If you know of someone who would benefit from this information, please pass this newsletter along.**

*This publication is the property of Family Financial Education Foundation. All rights are reserved. For more information about our services or how we can help you with your debt management program, please contact Family Financial Education Foundation at [www.ffef.org](http://www.ffef.org).*