

PLAN YOUR



...so that it's not just a fairy tale.

By LORETTA SAFF

This month I'm talking directly to you 50-65-year-olds — you who call me and say, with great conviction: "I've decided. I'm cutting back. I can't keep this pace."



I know where we are going with this, so when we meet, I usually ask the innocent little question: "So... what does your 'cutting back' actually look like?"

And suddenly it's as if I've asked them to solve a bonus question on a math exam. There is a long pause, a slight squirm, and a deep sigh.

"Well... maybe fewer hours?" Or ..., "maybe not so many responsibilities?" After a silence the truth finally comes out:

"Look, if I cut back, I'll have to take a SALARY CUT." Ahhh, yes. There they are. The Golden Handcuffs.



Now you might think golden handcuffs are reserved for CEOs with dramatic bonus packages and complicated stock options. Not true. I see them on many smart, successful people who:

- Earn a solid salary
- Do good work
- Have strong reputations and are respected
- And are completely exhausted... and maybe a little bored

They tell me that often around 10:30 p.m., when they find themselves sitting at the computer answering, "just one

more email," that the thought sneaks in: "IS THIS ALL THERE IS?"

But after a few moments the practical thoughts jump in:

- "The cost of living is ridiculous."
- "If I leave before five more years, I'll lose equity."
- "The kids have college... and maybe grad school."
- "I can't let anyone down."

Let me be clear: I am not your financial advisor. You absolutely should have someone guiding the investment side of your life. Yet even when the numbers technically work, it's hard to walk away from those reliable monthly deposits.

But this isn't just about the money. It's about Identity. Status. Security. Fear — and Pride. So, here's what we do to help you get out of STUCK. We get honest — and we make a list.

STEP ONE: The PROS of staying exactly where you are

- Maintaining your family's lifestyle
- Having relationships and being part of a team
- The satisfaction of accomplishment
- The comfort of knowing you're good at what you do

Then we **prioritize**. Which of these truly energize you, and which are just familiar? Next,

STEP TWO: The CONS of staying exactly where you are

- Resentment
- Mental drain
- Chronic stress
- Feeling trapped
- Still whispering, "Is this all there is?"

Actually, most people already know their answer. They just haven't given themselves permission to say it out loud. Remember, cutting back does not have to mean falling off a financial cliff.

It can mean:

- Redesigning your role
- Negotiating responsibilities
- Consulting instead of managing
- Pursuing other interests which may be lucrative

In other words, building a bridge to your Happily Ever After instead of waiting to be pushed into it. So, remember:

Golden handcuffs may be shiny. They may even look impressive. But they are still handcuffs.

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Financial Aid available for Jewish Overnight Summer Camp



Many of us remember those summers at camp that inspired our connection to Judaism — the singing after dinner or Havdalah on the edge of the lake at sunset. The Jewish summer camp experience creates community for life, not just for a summer.

Year after year our children return from camp with stories, memories and friendships. For many of them it is the first time they're surrounded by all things Jewish. Overnight Jewish camping is a wonderful way to introduce children to the joy and celebration of Jewish traditions.

The Jewish Federation of Nashville and Middle Tennessee realizes the importance of building Jewish life and makes financial assistance available on a need basis for students to attend Jewish summer camps. If you know someone who could benefit from this information, please share it. **Contact Becky Gunn at the Jewish Federation at becky@jewishnashville.org or 615-354-1624 to request information on summer camp opportunities, to request a scholarship application, or to send completed applications.**

All inquiries are confidential. The deadline for submitting applications is March 15, 2026.



MARY AND HARRY ZIMMERMAN YOUTH EXCHANGE ENDOWMENT FUND HIGH SCHOOL AND COLLEGE AGE STUDENT INCENTIVE GRANTS



Over thirty years of research on the impact of the Israel Experience has shown that teens are at a critical time of development when they are shaping their patterns of adult Jewish identity and loyalties. An Israel program can enhance or complement a formal Jewish education. It can also affect those who may have been deprived of a rich Jewish life. Positive moments and memories are central factors in the development of affirming group identification. The purpose is to strengthen Jewish identity.

The next generation's commitment to the Jewish people can be greatly affected by the experience of being in Israel as a teen. The Jewish Federation of Nashville realizes this benefit and encourages families to consider sending their young people to Israel by offering incentive grants. These grants are available to 9th-12th graders as well as college students through the Mary & Harry Zimmerman Youth Exchange Endowment Fund. Programs that may qualify for partial scholarship grants include March of the Living, JCC Maccabi Xperience, NFTY, Ramah, USY, Volunteers for Israel, High School in Israel and BBYO.

For more information please contact Tania Bukengolts, office administrator at tania@jewishnashville.org or at 615.354.1668.



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