

# MONEY MATTERS— BUT LIFE MATTERS MORE

Aligning Wealth with  
What Matters Most

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Heritage  
Financial Advisors

# **Money Matters—But Life Matters More**

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## Foreword: Why We Wrote This Book

When I left my corporate career to start Heritage Financial Advisors, I knew I wanted to do more than help people “**manage money.**” I wanted to help people live intentionally—with clarity, purpose, and peace.

Over the years, I have sat across from countless individuals and couples—some thriving, some anxious, and most somewhere in between. What they all had in common was this: they wanted their money to reflect something more profound, not just to grow, but to **mean** something.

That is where this book comes in.

**Money Matters—But Life Matters More** is more than a guide to financial planning. It is an invitation to align your wealth with your values, create margin for what matters most, and design a life of generosity, freedom, and purpose.

This book is built on the principles we teach every day at Heritage Financial Advisors:

- Your faith and beliefs should shape your investments.
- Your freedom is not about a number—it is about options.
- Your family, friends, and future deserve a strategy, not just good intentions.

Our goal is to walk with you toward a full life, not just to retirement.

So, wherever you are starting from—whether you are decades away from retirement or knocking on the door—this book is for you.

Take your time with it. Reflect. Answer the prompts. Talk with your spouse. And if you need a guide, we are here.

*Your story matters. Let us help you write it well.*

Chris Holcomb, CFP®, CKA®, CRPS®  
Founder & Branch Manager, Heritage Financial Advisors

## Chapter 1: The Treasure Plan — Aligning Wealth with What Matters Most

*"Where your treasure is, there your heart will be also." — Matthew 6:21*



### Your Values Are the True North of Your Financial Life

At Heritage Financial Advisors, we believe financial planning is about far more than dollars and decimals. It is about **direction**. It is about identifying what truly matters to you—your beliefs, priorities, relationships—and aligning your wealth to honor those values.


We call this values-based approach **The Treasure Plan**. This strategic framework centers on six core principles that guide your life and legacy:

#### The Six Values of the Treasure Plan


The six values below represent a key domain of a well-lived financial life. When each area is intentionally planned for, your financial strategy reflects who you are and what you believe.

- **Faith:** Aligning your financial decisions with your faith adds meaning to your wealth. Your investments, savings, and giving should reflect your beliefs, creating a lasting impact beyond just financial returns.  
 **Interactive Field:** "What faith-based values do I want my investments to reflect?" Reflect on your core values. How can these beliefs guide your financial choices today?
  
- **Freedom:** Design a strategy that supports your lifestyle goals. Freedom may mean retiring early, reducing work hours, or spending more time with family. Financial freedom means having options and a plan that supports them.  
 **Interactive Field:** "What does freedom mean to me?" Reflect on your core values. How can these beliefs guide your financial choices today?


- **Family:** Protect your loved ones today and tomorrow. Estate planning, college savings, wealth transfer—these are legacy-building tools. We help you plan for the people who matter most.

 **Interactive Field:** "Who do I want to protect and provide for?" Reflect on your core values. How can these beliefs guide your financial choices today?

- **Friends:** Use your wealth to deepen relationships and build a legacy. Whether through generosity, shared experiences, or charitable giving, your money can enrich your community and friendships.

 **Interactive Field:** "What causes or communities do I want to support?" Reflect on your core values. How can these beliefs guide your financial choices today?

- **Fitness:** Plan for lifelong wellness—financial and physical. From healthcare to long-term care, fitness is not just about your body—it is about your security. We integrate these needs into your plan.

 **Interactive Field:** "What healthcare concerns should I plan for?" Reflect on your core values. How can these beliefs guide your financial choices today?



### **Summary: Your Treasure Map**

Think of these six values as landmarks on a personal treasure map. Each point leads you closer to a life of fulfillment and intentional living. When your money is aligned with your values, your financial plan becomes more than a spreadsheet—a story of purpose, peace, and legacy.

### **Chapter 1 Recap: The Treasure Plan**

- You clarified six areas of financial life.
- You reflected on your strongest and weakest values.
- Next step: Revisit these six values annually to track alignment with your plan.

### **Chapter Transition**

Now that you have identified what matters most, it is time to explore how balanced your life truly feels in those areas. In the next chapter, we will introduce the Live Well...Give More experience—an interactive assessment that helps you take inventory of your life, money and giving so you can set meaningful goals and create lasting change.

## Chapter 2: Live Well...Give More — The Heritage Financial Experience

*Balance is not something you find; it's something you create.*

### Discovering Balance in Your Life, Money & Giving

Now that you have clarified what matters most through The Treasure Plan, it is time to explore how well your current life and finances reflect those priorities.

That is where our signature experience, **Live Well...Give More**, comes in.

This guided process is based on a powerful metaphor: **the wheel**. A well-balanced wheel moves forward with ease. But an unbalanced one? It wobbles, strains, and gets stuck. The same is true for your life.

Through three custom wheels—Life, Money, and Giving—we help clients visualize balance, where the gaps are, and how to start moving toward lasting fulfillment.

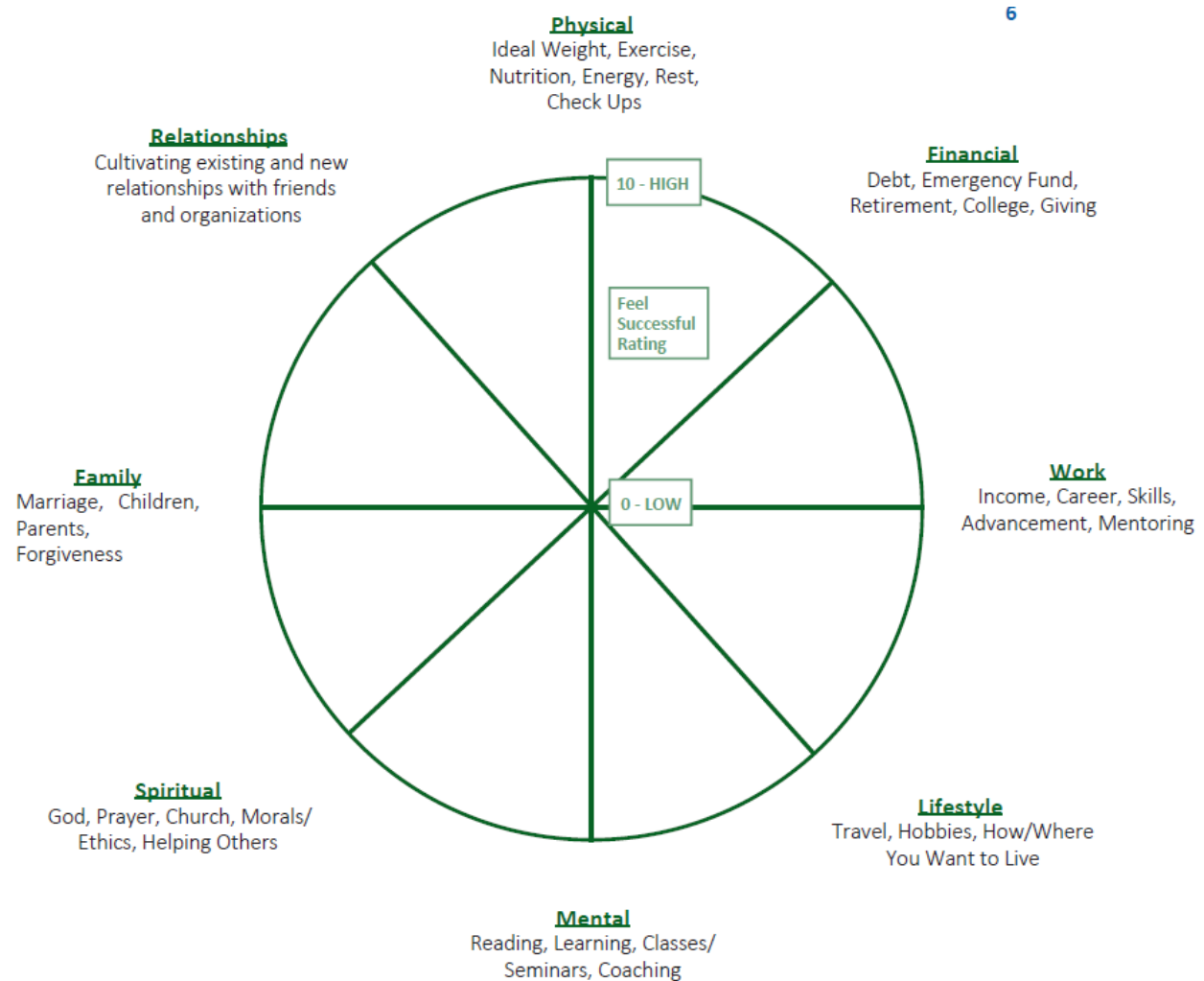
## Wheel 1: The Wheel of Life

*A balanced life helps you live well and be successful.*

This exercise looks at nine life domains, from spiritual connection and relationships to physical health and work. You will rate how successful or fulfilled you feel in each area, connect the dots, and reflect on the shape of your life.

### Instructions:

- Imagine each spoke of the wheel as a rating from 0 (center) to 10 (outer edge).
- Place a dot along each spoke to indicate your current success.
- Connect the dots to reveal your “Wheel of Life.”



### Wheel of Life SMART Goals

Each wheel gives you insight, but change requires action. We ask clients to create 2–3 S.M.A.R.T. goals in each category (Specific, Measurable, Attainable, Relevant, Time-Based).

*To improve in this area, answer these questions:*

- Who do I need to become?
- What habit, discipline or behavior do I need to start, expand, or stop to increase my success rating and balance out my wheel?

### Life S.M.A.R.T. Goal Worksheet

#### Specific Goal Description Examples

#### Timeline

Read 20 pages of a non-fiction book

Daily

Increase my walk from 15 to 30 minutes

5 days a week

Reduce sugar by not eating desserts

6 days a week

### Interactive Table:

#### Your Specific Goal Descriptions

#### Timeline

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

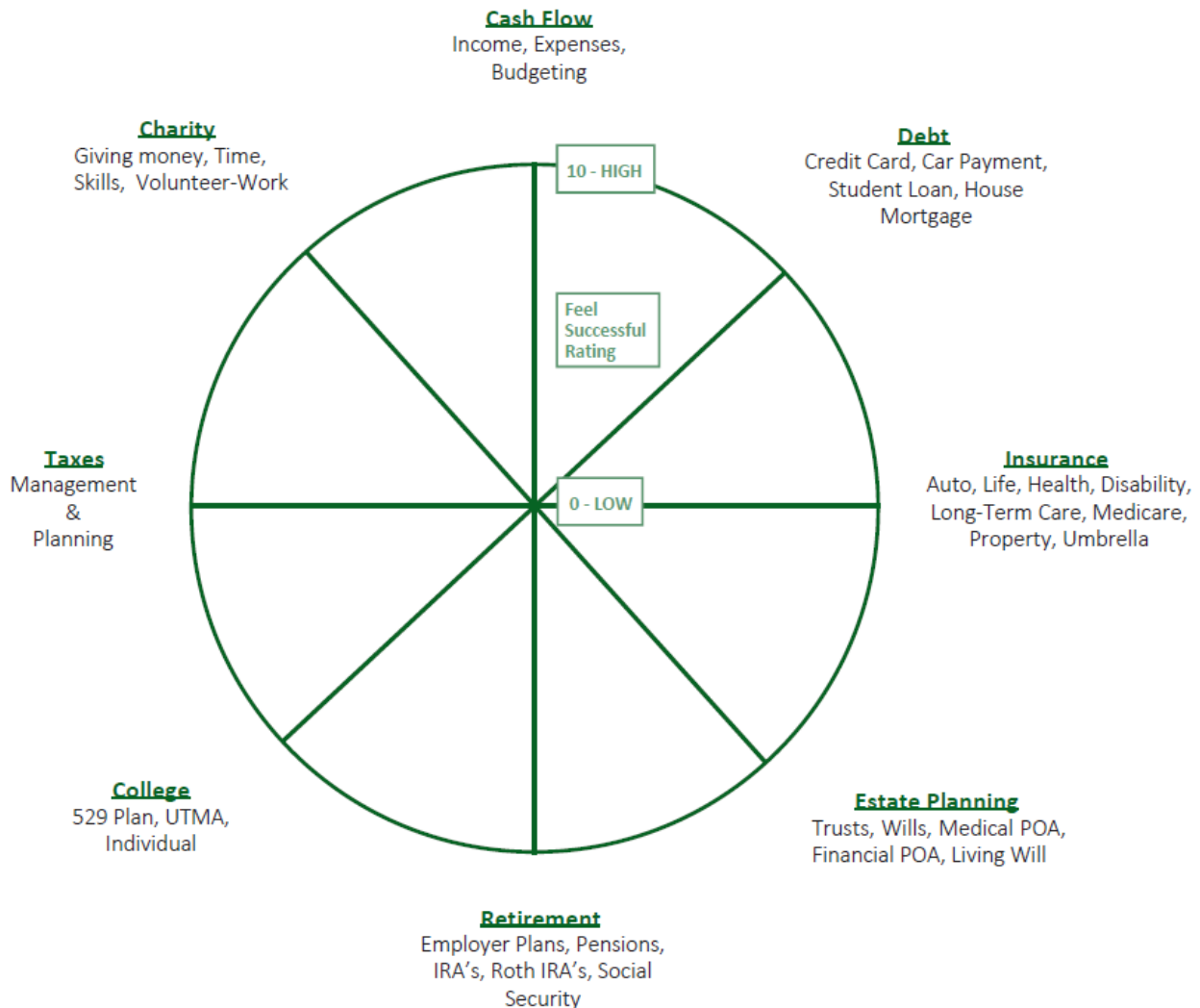
## Wheel 2: The Wheel of Money

*Clarity brings peace. Balance brings power.*

Now let us explore your financial landscape—how you feel about the health and balance of your financial life. This includes cash flow, retirement, estate planning, and more.

### Instructions:

- Imagine each spoke of the wheel as a rating from 0 (center) to 10 (outer edge).
- Place a dot along each spoke to indicate your current success.
- Connect the dots to reveal your “Wheel of Money.”



### Wheel of Money S.M.A.R.T. Goals

Each wheel gives you insight, but change requires action. We ask clients to create 2–3 S.M.A.R.T. goals in each category (Specific, Measurable, Attainable, Relevant, Time-Based).

*To improve in this area, answer these questions:*

- Who do I need to become?
- What habit, discipline, or behavior do I need to start, expand, or stop to increase my success rating and balance out my wheel?

### Money Goal Worksheet

#### Specific Goal Description Examples

#### Timeline

Increase retirement savings by 1%

Every January 1

Get my will done

In the next 30 days

Pay off my car loan

In the next 6 months

### Interactive Table

#### Your Specific Goal Description

#### Timeline

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

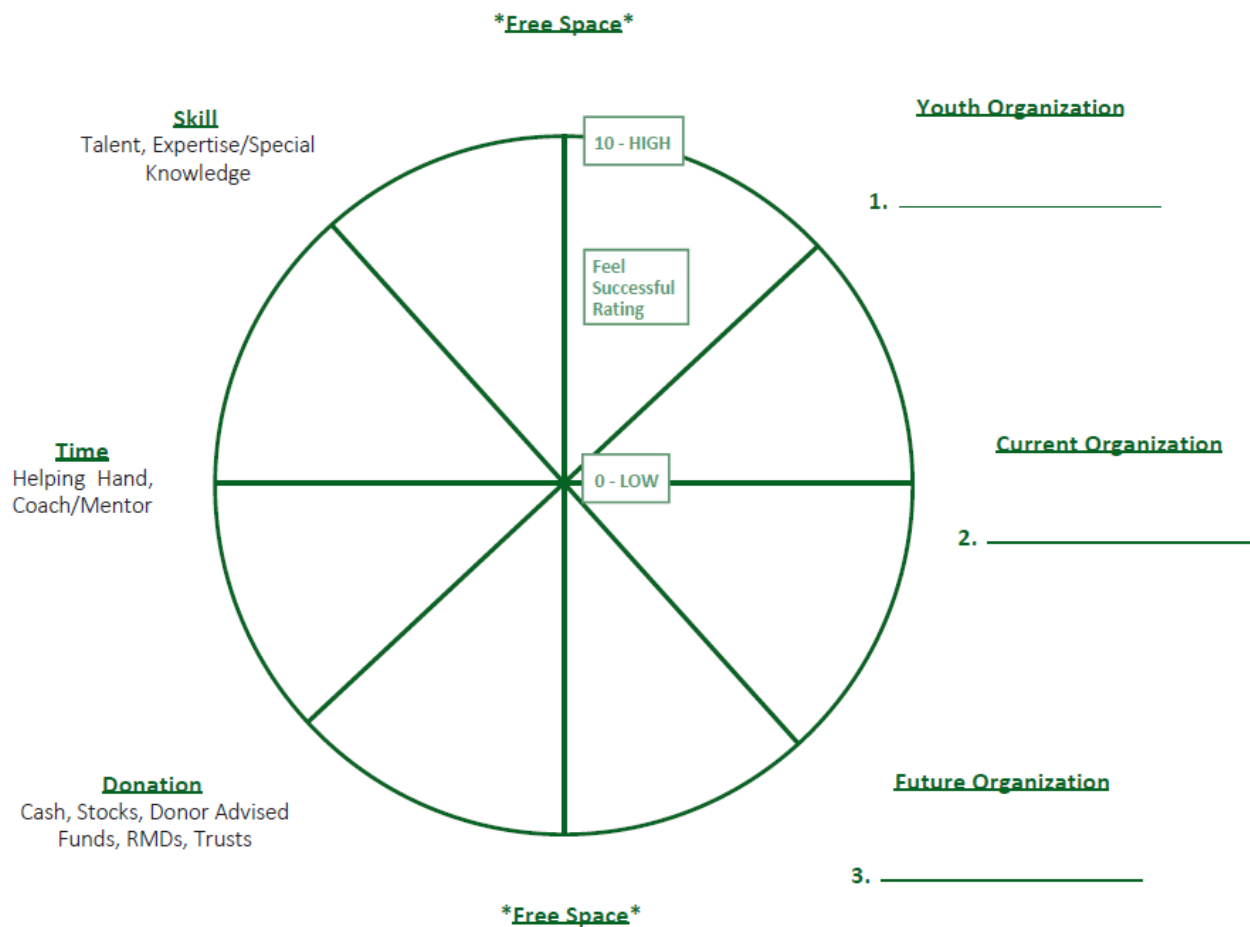
### Wheel 3: The Wheel of Giving

*Giving stretches the soul and sanctifies the heart. It creates purpose and legacy.*

This final wheel invites you to consider how generous you are with your time, skills, and resources. It is not always about giving more—it is about giving meaningfully.

#### Instructions:

- List 1–3 causes or organizations you have supported (past, present, and/or future), then rate your success with each. If you do not have three, think of some nonprofits or causes you would like to support.
- Place a dot along each spoke to indicate your current success.
- Connect the dots to reveal your “Wheel of Giving.”



### Wheel of Giving S.M.A.R.T. Goals

Each wheel gives you insight, but change requires action. We ask clients to create 2–3 S.M.A.R.T. goals in each category (Specific, Measurable, Attainable, Relevant, Time-Based).

To improve in this area, answer these questions:

- Who do I need to become?
- What habit, discipline, or behavior do I need to start, expand, or stop to increase my success rating and balance out my wheel?

### Giving Goal Worksheet

#### Specific Goal Description Examples

#### Timeline

Volunteer at the Red Cross

4 hours a month

Increase my giving by 10%

Every week

Coach my kid's sports team

Spring and Summer

### Interactive Table

#### Specific Goal Description

#### Timeline

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

## Reflection & Transition

*A balanced life isn't about perfection—it's about intention.*

You have visualized your current state and started dreaming about a more balanced, purpose-driven life. That clarity becomes the foundation for your next step: creating margin for time, giving, and meaning.

### Chapter Transition

Chapter 3 will explore what it means to live with margin—how to build space into your calendar and finances for what matters most. Because when you have margin, you have the freedom to live well...and give more.

## Chapter 3: A Life of Margin and Meaning

*Margin is the space between your load and your limits. It's where peace, purpose, and generosity live.*

### What Is Margin—and Why Does It Matter?

Most people do not lack intention. They lack margin.

Margin is the **breathing room** in your life—the buffer that allows you to give generously, rest without guilt, and make decisions based on purpose rather than pressure.

At Heritage Financial Advisors, we believe **margin** is where your best life happens. It is the space where faith is lived out, relationships deepen, and legacy is built.

### Why It is Easy to Lose Margin

Let us face it: life pulls in every direction. Between work, family, finances, and endless responsibilities, it is easy to drift into “just getting by.” That drift can lead to:

- Overscheduled calendars
- Financial stress or debt
- Emotional exhaustion
- Missed opportunities to serve or give

*But it does not have to stay that way!*

### Reclaiming Margin Begins with Intention

Margin does not appear by accident—it is built with intention. You have clarified your values (Chapter 1) and assessed your current state (Chapter 2). Now it is time to build the bridge between your current reality and your ideal life.

*Let us now look at three key types of margins that shape a life of meaning:*

#### 1. Margin for Time

*If you don't schedule your values, someone else will.*

Time is one of your most valuable—and limited—resources. When you create margin in your schedule, you gain the freedom to:

- Spend unhurried time with loved ones




### 3. Margin for Meaningful Giving

*Giving doesn't just change others—it changes you.*

When you have margin in time and money, you can give more meaningfully to your community, your causes, and your legacy.

We believe that giving stretches the soul and sanctifies the heart. It helps one see beyond one's own needs and invites one to be part of something bigger.

 **Reflection Prompt:** "What is one way I can give this season—of myself, my resources, or my time?"

#### Margin Builder Examples:

Margin Type	One Small Shift I Can Make	Why It Matters
Time	Reduce evening screen time by 30 minutes	To spend more time reading or connecting with family
Money	Set up automatic savings of \$200/month	To build a margin for travel and emergencies
Giving	Volunteer one Saturday each month	To live my values and support my community


#### Putting It All Together: Plan with Purpose

Building margin is a discipline, not a one-time event. That is why we help clients embed it directly into their financial strategy. Together, we will build a plan that:

- Prioritizes what matters most
- Creates room for peace and purpose
- Reflects a life well lived, not just well budgeted

You will have the tools to say “yes” to what matters, “no” to what distracts, and “not yet” to what does not align.

**Optional Prompt:** "If I had 10% more margin in my time, energy, or money... how would I use it to live better and give more?"

 **Fillable Journal Box:** "My life would be different if I had margin to

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\_\_\_\_\_."

 **Chapter Transition**

In our next chapter, you will meet people just like you—families, professionals, and retirees—who have created financial margin and found more joy, clarity, and generosity along the way.

*These real-life stories show how purpose-driven planning can change everything.*

## Chapter 4: Stories of Transformation

*People don't remember numbers—they remember stories. And the best stories show us what's possible.*

You have reflected on your values. You have assessed your balance. You have begun imagining a life with margin. Now, see what happens when people like you put it all into motion.

These stories inspire real client journeys and illustrate how financial planning, when built on values, can lead to remarkable transformation.

### **Jim & Beth Moore**

*Married professionals in their early 50s, focused on faith-aligned investing, college savings, and early retirement. They were managing – but not with clarity or unity.*

#### **Starting Point:**

- Two kids headed to college
- Multiple retirement accounts with no coordinated strategy
- Jim wanted to invest with his faith in mind; Beth wanted more financial simplicity
- Concerned about debt and uncertain about how to retire early

#### **What They Needed:**

- A cohesive, faith-aligned investment strategy
- College funding and retirement projections
- Clarity around debt payoff and financial responsibilities


#### **What Changed:**

- Used the Wheel of Giving as a family to select causes they care about
- Consolidated retirement accounts with a focus on Roth strategies
- Created a “Margin for Meaning” plan incorporating time, money, and giving goals
- Developed a plan for a sabbatical-style travel year after paying off their mortgage

#### **Where They Are Now:**

- On track to retire by age 62

- Actively giving to their church and several nonprofits
- Greater unity around both their finances and values

 **Reflection Prompt for Readers:** "What financial decisions would I make differently if my spouse and I had deeper alignment?"

### **Sarah Thompson**

*Single 58-year-old nurse planning for retirement and legacy. She's spent her life caring for others. Now, she needs someone to help her care for her future.*

#### **Starting Point:**

- Modest savings in employer-sponsored plans
- Confused about Medicare and Social Security timing
- Unsure how to leave a legacy to nieces and nephews

#### **What She Needed:**


- Retirement income projections and withdrawal strategy
- Medicare guidance
- A plan for charitable giving and estate planning

#### **What Changed:**

- Completed Wheel of Life and Wheel of Giving to clarify her priorities
- Shifted to a tax-efficient withdrawal strategy, including Roth conversions
- Named beneficiaries and established a donor-advised fund

#### **Where She Is Now:**

- Clear timeline for retirement with confidence in her coverage
- Feels peace knowing her assets will benefit the next generation
- Donates time monthly to a health-focused nonprofit

 **Reflection Prompt:** "What legacy do I want to leave—with my money, time, and presence?"

 **Mike & Angela Harris**

*A dual-income couple in their 40s with growing kids and competing priorities. They weren't off track – they simply needed direction aligned with their beliefs.*

**Starting Point:**

- Solid household income, but new to investing
- Struggled to create a margin in both their calendar and budget
- Unclear how to prioritize retirement, college savings, and debt reduction

**What They Needed:**


- A purpose-driven investment strategy
- A plan to balance college funding, retirement savings, and debt elimination
- A review of life insurance coverage and estate planning

**What Changed:**

- Completed the Wheel of Money and Wheel of Life to clarify priorities
- Set SMART goals to guide college and retirement contributions
- Increased life insurance coverage
- Made eliminating consumer debt a top priority

**Where They Are Now:**

- Enjoying progress on 529 accounts, a clear debt reduction plan, and a structured retirement strategy
- Looking forward to a family celebration when all vehicles are paid off
- Feeling confident knowing their family is better protected

 **Reflection Prompt:** "How could my family be transformed by planning through the lens of faith and purpose?"

*These stories are hypothetical composites inspired by real client journeys and do not reflect investment outcomes. Your experience may vary. Please consult a licensed advisor before making financial decisions.*

*These examples are hypothetical only, and do not represent the actual performance of any particular investments. Investments in securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and when sold or redeemed, you may receive more or less than originally invested.*

## **Your Story Starts Now**

These stories reflect a single truth: **your financial plan is more than a portfolio.** It is the story you are writing with your life.

### **Chapter Transition**

You've seen how values-based planning can transform real lives. Before you begin your journey, let us uncover the common myths that could quietly derail your margin, generosity, and purpose.

## Chapter 5: The Myths That Steal Your Margin

*Don't believe everything you think.*

We often assume margin is something we will have “later.” When life calms down, when income goes up, when the kids move out, but if you have ever waited for the perfect time, you know it rarely comes.

Let us address a few myths that quietly sabotage our ability to live with margin, peace, and purpose.

**Myth #1:** *“I’ll save more when I earn more.”*

**The truth:** More income does not equal more margin—unless you plan for it.

It is easy to think a raise will solve our financial stress. But without planning, higher income often leads to higher spending. Margin does not come from earnings—it comes from boundaries.

**Reflection Prompt:** “If I earned \$1,000 more monthly, how would I use it to build margin?”

**Myth #2:** *“I’m too busy right now to make changes.”*

**The truth:** You do not need more time. You need better alignment.

Busyness is often a sign that your time is spent on things that do not reflect your values. Small shifts—like reducing screen time or saying no to one obligation—can create surprising space.

**Reflection Prompt:** “What’s one 30-minute block I could reclaim this week?”

**Myth #3:** *“Faith-based investing isn’t financially sound.”*

**The truth:** You do not have to choose between performance and principles.

Both modern faith-aligned portfolios and traditional investments have a risk and return profile. The difference is intentionality. You are screening for alignment, not sacrificing performance.

**Reflection Prompt:** "What values do I want my investments to reflect?"

**Myth #4:** *“I have time to figure it out later.”*

**The truth:** Time is your most powerful resource—until it is gone.

The longer you wait to plan intentionally, the more difficult it becomes to build margin. Do not let perfection or fear delay progress. A small start now beats a perfect plan *someday*.

**Reflection Prompt:** "What decision have I delayed that deserves action this week?"

### **Truth Wins When You Make Room for It**

These myths are not just mindset issues—they are momentum blockers. And when they are replaced with truth, something powerful happens:

- Margin begins to grow.
- Generosity becomes natural.
- Life starts to align with what matters most.

So, here is your challenge:

1. Circle one myth above you have believed, even just a little.
2. Write down your new truth.
3. Act on it.

*Because when you challenge the myth, you create the margin.*

 **Chapter Transition**

Our final chapter will show you how to begin your journey with Heritage Financial Advisors. Whether you want to explore giving, retirement, or margin in your daily life, we are ready to help.

## **Conclusion: Begin Your Journey Toward a Life That Reflects What Matters Most**

*Clarity leads to confidence. Confidence leads to freedom. And freedom empowers you to live with purpose.*

### **You've Done the Hard Part—You've Looked Within**

- You have taken the time to reflect.
- You have examined what matters to your faith, freedom, and family.
- You have assessed where you are and where you want to grow.

*That is more than most people ever do.*

But reflection alone will not create the life you want. You need a plan—and a guide—to help you walk it out.

At Heritage Financial Advisors, we exist to help people just like you design lives of clarity, margin, generosity, and purpose. Our process starts not with products, but with your values. Then we help build a financial plan that reflects and protects them.

### **What Working With Us Looks Like**

Whether you are looking to:

- Retire early or navigate Medicare and Social Security
- Reduce taxes or align investments with your faith
- Set up a giving plan or transfer wealth to future generations

### **We will come alongside you with:**

- Clarity about your options
- Confidence in your plan
- A community that understands what drives you

Take the first step toward financial clarity today. [Schedule a complimentary call](#) now to create your personalized action plan.

### **Here's How to Get Started**

#### **Step 1: Schedule a Complimentary Discovery Call**

This is a no-pressure conversation—just a chance to get to know each other.

## Step 2: Share Your Story

We will listen, ask the right questions, and help you clarify your values, goals, and challenges.

## Step 3: Get a Custom Strategy

You will receive a big-picture plan built around your unique values—faith, family, fitness, finances, and more.

### What You Will Walk Away With

- A clearer understanding of your financial priorities
- A practical roadmap to build margin and purpose into your life
- The confidence to live generously and retire with confidence

### You are Ready

With these tools, you can take the next step with intention. Use this workbook as a living document—revisit your assessments, revise your goals, and track your transformation.

*Because when your money reflects your values, life becomes more than manageable—it becomes meaningful.*

### Ready to Start?

Click below to schedule your complimentary 30-minute discovery meeting.

-  [Schedule Now](#)
-  Or call us at 410-975-8387
-  Visit us at [www.heritagefinancialadvisors.com](http://www.heritagefinancialadvisors.com)

## **Disclosures & Final Note**

*All financial guidance in this book is educational in nature. Please consult with a licensed advisor and your firm's compliance team before making financial decisions.*

### **Heritage Financial Advisors**

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*Converting from a traditional IRA to a Roth IRA is a taxable event.*

*Investors should consider the investment objectives, risks, charges and expenses associated with municipal fund securities before investing. This information is found in the issuer's official statement and should be read carefully before investing.*

*Investors should also consider whether the investor's or beneficiary's home state offers any state tax or other benefits available only from that state's 529 Plan. Any state-based benefit should be one of many appropriately weighted factors in making an investment decision. The investor should consult their financial or tax advisor before investment in any state's 529 Plan.*