

FINANCIAL CONFIDENCE SERIES

HOW TO STOP WORRYING
ABOUT MONEY AND START
LIVING CONFIDENTLY



WESTSTAR
ACADEMY

To learn is to fly.



HOW TO STOP WORRYING ABOUT MONEY AND START **LIVING CONFIDENTLY**

Almost a year after the World Health Organization declared Coronavirus/ COVID-19 a public health emergency, Americans continue to feel the effects of the pandemic. But fears of getting sick aren't the only thing keeping the U.S. up at night. Increasingly, studies show that financial stress is a major problem among most of us.

According to the 2021 Capital One Survey, 77% of Americans report feeling anxious about their financial situation. 73% rank their finances as the most significant source of stress in their lives, and these statistics show a crisis of financial wellbeing in the lives of the majority of Americans.

IF YOU'RE STRESSED ABOUT YOUR FINANCES, DON'T FEEL ALONE

7 out of 10 Americans are "most worried" about their financial future, which includes: not having enough money to retire (68%), keeping up with the cost of living (56%) and managing debt levels (45%). Financial stress stretches into all aspects of life with many respondents saying they feel fatigued (43%), find it difficult to concentrate at work (42%) and have trouble sleeping (41%). A quarter of respondents said financial stress affects their relationships.

Some commentators have described this widespread sense of heightened stress as "The Age of Anxiety." Alarmingly, many anxious people admit to feeling anxious "nearly all of the time" or "a lot of the time."



THE TRUTH ABOUT ANXIETY

Anxiety is a natural human state and a vital part of our lives. It helps us identify and respond to danger in “fight or flight” mode and can also motivate us to deal with difficult challenges.

Anxiety is at once a function of body and mind, instinct and reason, personality and culture. While anxiety is experienced at a psychological level, it is scientifically measurable at molecular and physiological levels.

Persistent anxiety causes real emotional distress that can lead to us becoming physically unwell. At this level anxiety can have a debilitating effect on our lives and impact our mental and physical health. These effects not only impact our lives but can shorten them unless we tackle their roots.

Never before has there been such a widespread need for confidence in the face of the debilitating mental and physical impacts of anxiety.



THE FEAR OF WHAT TOMORROW HOLDS

People are fearful about their finances and ask themselves 3 main questions. The first is “where am I today” and goes to their preparedness. The second is “what if something unexpected happens tomorrow” and goes to their lack of confidence and control. The third has to do with their expectations, and being unclear as to whether their financial plan is realistic or not, and can meet their needs.

WHERE AM I TODAY?

If you're young and trying to build for the future, you may have student debt and low savings to contend with, and rent or a mortgage to cover. Keeping up with the cost of living and managing your debt levels might be nagging concerns. You have a career to build, and a family to raise.

Older generations are more concerned with paying college fees, saving for (and crash-proofing) their retirement and legacy, plus medical care costs as their biggest financial stressors. You may be concerned with growing your own businesses, planning for succession and successful sale, and having the most to show for your life's work and sacrifices.

No matter which life stage you're in, your financial worries may be broad and complex. When thinking about these issues, you may experience a sense of unpreparedness, and “out of control-ness”.

WHAT IF SOMETHING UNEXPECTED HAPPENS TOMORROW?

Often our anxiety has little to do with what has happened, but rather everything to do with what might happen. This fear of an unknown future, an unforeseen event or uncontrollable circumstance causes a sense of panic in us and a physiological fight-or-flight response.

A good ability to cope with anxiety is key to resilience in the face of whatever life throws at us. However, experiencing it too much or too often means we risk becoming overwhelmed and unable to find balance in our lives. We find it impossible to relax and enjoy life as a confident adventure, rather than a series of sleepless nights.

WHAT CAN I REASONABLY EXPECT FROM MY FUTURE?

Without understanding our financial options, setting realistic expectations and defining what success means to us, we have no basis for reassurance, particularly when the markets turn against us.

No matter whether we're starting out or winding down, whether we're wealthy or not, this fear of tomorrow is born of our uncertainty, unpreparedness, expectations and the absence of control.



EVERYBODY WANTS TO LIVE WITHOUT FEAR, ANXIETY OR WORRY

No matter what life stage you're in, how much you're earning or how well prepared you are for tomorrow, you cannot enjoy living if you can't stop worrying. Worry gets in the way of peace, stifles joy and turns our life's adventure into an unsettling daily grind.

LIFE AS A HOPEFUL JOURNEY

We long to experience life with the same kind of hopeful expectation we feel when we're planning a weekend away. Maybe there's a lesson in there.

To get the most out of our weekends away, we make sure to pack enough provisions and gear to live comfortably in the places we're heading to. We check the car to make sure everything is secure, that we have enough gas in the tank, that the lights are working, and the spare is on hand if we hit a pothole in the road.

We buckle up so we're protected in an accident; we check the GPS so we know where we're heading, and we make sure to drive with care and caution to get there safe and sound.

Shouldn't our lives be lived with the same sense of hopeful anticipation rather than anxious concern? Why should pursuing income, wealth, security, succession, retirement, or legacy bring uncertainty and anxiety?

WHAT WE ALL WISH FOR AT THE START OF EACH YEAR

Every New Year, in giving and receiving blessings from those we care about, we all wish for prosperity. After all, prosperity is the state of feeling and being healthy, happy and free from any financial worries and stressors. Prosperity includes being able to live your best life for the rest of your life, having a clear understanding of your financial situation and the ability to live within your financial means and take care of your future.

PROSPERITY MEANS TRADING IN UNCERTAINTY FOR TRUST

To reach true prosperity you need to know where you're heading, and statistics suggest that **few of us do**. The most common reasons for this are that we don't have clear financial goals and a plan we can trust; or that we don't trust the advice we're getting and the plan to get us there.

Part of our fear lays in the fact that we may not be great at managing our finances and we lack trust in ourselves. This fact alone suggests it would be worthwhile discussing our goals, concerns, dreams and fears with financial professionals.

We can all be assured that a greater level of certainty will help us stop worrying about money and start living with real confidence in the future.



HOW WESTSTAR'S PROSPERITY-BASED FINANCIAL PLANNING PUTS AN END TO UNCERTAINTY

At WestStar Prosperity Partners we know that to reach true prosperity you need to know where you're heading and how to get there. You must trade in your uncertainty for trust in a plan.

Many people come to us with the exact same longings. "A clear plan; someone I can trust to show me where to go and how to get there: a map that keeps it all on track; then I'll be able to relax and enjoy life without worry."

Over many years we've helped our clients attain clarity on their goals and options, plus real confidence and assuredness in their decisions. Our clients include people of all ages and life stages, from pathfinders to retirees, business owners and top execs.

They learn all about money; what's important in managing it astutely, and how to develop a plan that builds and protects their all-round prosperity. In this way we help them find the right tracks for long-term success, while taking care of their short-term needs and concerns.

Because prosperity begins with confidence and confidence comes from greater certainty and clarity, these are hallmarks of our approach and central to your needs.

OUR PROSPERITY PLANNING APPROACH

You need to start with a clear understanding of where you are today, and we will evaluate your assets, income, expenditure, taxes, risks and much more. We'll help you define what you want from life for yourself and those you love, (and your business, if necessary).

You'll want a clear picture of your present circumstances and of the future, and know that you can get there from where you are today. For this you need a plan and a process to follow that gets you there with maximum efficiency and the highest level of certainty.

You'll also want a plan in place to protect you along the way from the things life throws at us.



NAVIGATOR 360° ROADMAP

WestStar's Navigator 360° Roadmap brings you goals together with WestStar's planning imperatives and processes into a 360° view. It's an incredible tool that brings everything into focus: your assets, investments, risk, savings, Social Security income, pension information, life insurance, legacy planning and more if needs be. It does the same for individuals, execs, business owners and retirees.

Our Navigator 360° Roadmap is a mapped plan that will route you to your goals in the most efficient way possible. Beneath the dashboard lies a simulator that measures your paths and plans in multiple scenarios. With Navigator, we can measure your probability of success and create scenarios that show you your trajectory based on our recommendations.

Your roadmap is essential to what we do from the start, and strategically reviewed throughout your journey, tracking your progress and course-correcting when necessary. You can monitor your Roadmap in real time.

WestStar's Navigator 360° Roadmaps make complex planning and implementation journeys simple, easy to follow, and perfectly clear. We focus on eight core areas of your prosperity.

[Personal Financial Planning](#) | [Business Financial Planning](#) | [Investment Planning](#) | [Tax Planning](#) | [Risk Management](#) | [Retirement Planning](#) | [Estate Planning](#).

For professionals who are compensated with company stock we provide a suite of services and tools that optimize their complex compensation earnings and minimize their taxes.



ADVICE TO BUILD YOUR DREAMS ON

WestStar's team of financial consultants strives to provide the kind of financial advice you can build your dreams on, in a way that suits you and helps you grow.

WestStar's way to prosperity puts a professional financial consultant in the navigator's seat next to you. You get a personally guided, well informed, and carefully navigated experience throughout. You also get WestStar's knowledge, tools, tactics and technology to guide you to your milestones.

WestStar's financial consultants offer their care, guidance, mentoring, advice, planning and interpersonal skills to help you navigate life's challenges, and pursue your goals with confidence and clarity.

Think of our financial consultants as your mentors, coaches and guides.

Our passion is to mentor you through the most significant parts of your journey ahead. In co-creating the foundations to secure your dreams, you get real insight into how we go about it, what really matters and why.

Your coach is the one doing the rallying, encouraging and reminding. We keep you on track over the bumps and around the potholes, always holding your goals and timeline in focus.

Once we've designed your plan and your customized roadmap, we help you execute on strategies to reach your destination. We prioritize your goals, map out the steps to get there, monitor progress and guide you every step of the way. If that sounds like a journey worth taking, then WestStar is the perfect partner on your prosperity quest.

WESTSTAR'S ADVISORY & SOLUTIONS SUITES

Select an icon that best describes where you are on your journey today and you'll find out how our WestStar prosperity planning will help you gain clarity, confidence and greater levels of certainty in tomorrow.



PATHFINDER ADVISORY & SOLUTIONS SUITE

You're a young professional on the road to **prosperity**, wanting to grow wealth and minimize taxes and debt.

SEE MORE



AVIATOR ADVISORY & SOLUTIONS SUITE

You're a successful, highflying executive **wanting to accumulate wealth**, minimize taxes and secure your prosperity.

SEE MORE



BUSINESS PIONEER ADVISORY & SOLUTIONS SUITE

You're a business owner **wanting to grow your business**, reward yourself and your staff, and exit optimally.

SEE MORE



RETIREMENT TRAILBLAZER ADVISORY & SOLUTIONS SUITE

You're winding up towards retirement and **beyond**, wanting to create dependable income and security, regardless of what the world delivers.

SEE MORE

We wish you every success in the future and hope to hear from you soon.

[CLICK HERE](#) to send us an email and we'll get in touch with you.

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