

# What is Meaningful to You?

*“What makes things memorable is that they are meaningful, significant, colorful.”  
- Joshua Foer*

Your spending habits are the single most important determinate in building wealth and living a Good Life (most people think it is income). Your spending habits are a reflection of the choices you make each day, and compound over time to determine your life. If you spend a large amount of money on meaningless expenses, chances are you will end up with a meaningless life.

The first step to implement change is to create intention with your money. This happens when you purchase meaningful expenses that represent your values.

In this exercise, hold a magnifying glass to your spending habits. Now that you've divided your expenses into living and luxury, determine if these expenses are meaningful or meaningless. In your Kashflow Calculator, indicate whether each expense is meaningful or meaningless using the **"Is this a Meaningful Expense"** column.

Now, answer the following questions:

## How much did you spend?

*See your total Living and total Luxury Expenses.*

**Living:**

**Luxury:**

## How much was spent on meaningful expenses?

*Look for this number at the bottom of the Living and Luxury tabs in the Kashflow Calculator.*

**Living:**

**Luxury:**

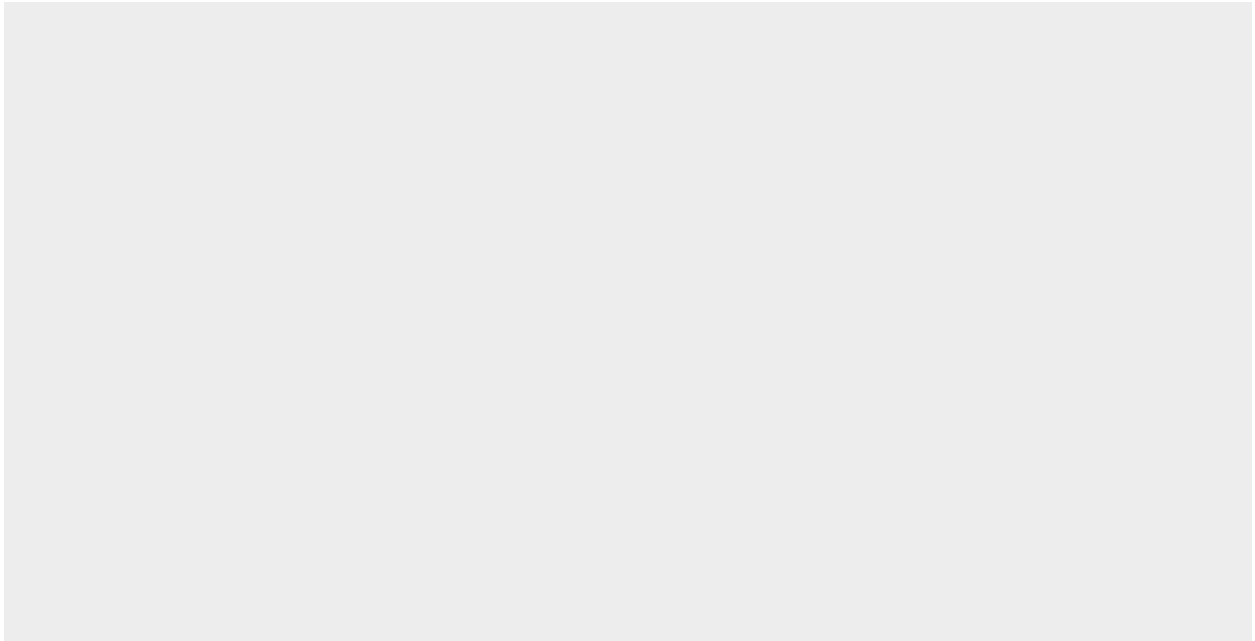
## How much was spent on meaningless expenses?

*Look for this number at the bottom of the Living and Luxury tabs in the Kashflow Calculator.*

**Living:**

**Luxury:**

What's missing? What meaningful expenses are you failing to fund?



Is there an opportunity to lower meaningless expenses? Which ones?

