

# When Life Changes, Money Changes



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*Major life and money changes create a new, unknown zone of life transition.  
We provide a tool that can help.*

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Money is more complex than we generally consider it. Experiencing a major life event has an impact on everyone's financial life. Whether it was expected or unexpected, welcomed or regrettable - any major change magnifies the complexities of life's transitions - much to the surprise of the recipient.

If you have experienced a major life change or a money change, you probably found yourself in a new and unfamiliar time and place. The way life previously worked and the expectations that formed your view of the future may have abruptly changed, perhaps permanently.

The initial reaction is normally felt on all levels of life, particularly in your physiology and state of mind; it can literally be a state of shock. Stress and making financial decisions is like oil and water. If you are in a major financial transition, whether caused from a happy or sad event, take inventory of your emotional wellbeing. This may not be a good time to make financial decisions that cannot be undone.

If you are experiencing these emotions in a significant way, you may be in money shock:

- \* Decreased concentration
- \* Changing sleep pattern
- \* Dizzy feeling
- \* Anxiety
- \* Sense of powerlessness and helplessness
- \* Feeling overwhelmed
- \* Withdrawn, lonely, isolated



## THE DECISION FREE ZONE

A beneficial step is to create a **Decision Free Zone (DFZ)**. This doesn't mean you don't make any decisions, but you prioritize the most important, time critical decisions and leave the other decisions, such as buying a new house, for when you are in a better place and the above signs of stress have decreased. The benefits of a DFZ:

- \* It creates a safe space for orientation and self-discovery.
- \* It allows time to organize paperwork and information.
- \* It helps you find boundaries.
- \* It establishes priorities.
- \* It gives you time to take care of essentials.
- \* It gives you time to run scenarios to see the long term consequences.

The Decision Free Zone doesn't mean you don't make any decisions, but prioritize the more important, time-critical decisions and leave the other decision for later, when stress has decreased.

Go to our website at [www.keystonefinancialpartners.com](http://www.keystonefinancialpartners.com) to use the one page **Decision Free Zone worksheet**. Forward this to anyone you know that is going through a transition. They will thank you. Be good to yourself and take the time you need to adjust to new life and money situations before making major financial or life decisions.

We are here to help you and others you know with life-changing events and life's financial transitions. Contact Jim Trull at **919-463-0018** or at [jtrull@keystonefinancialpartners.com](mailto:jtrull@keystonefinancialpartners.com) for assistance.



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