



## TKP Financial Coaching

585-747-2920

[tkpfinancialcoaching@outlook.com](mailto:tkpfinancialcoaching@outlook.com)

[tkpfinancialcoaching.com](http://tkpfinancialcoaching.com)

### **I'm a financial coach who helps my clients create healthy financial habits.**

Our work together is more than crunching numbers.

It's also great conversations about mindset, values and goals – and how to reach them.

### **How I help clients**

- ✓ Identify their values and goals
- ✓ Create a path to reach their goals
- ✓ Create a spending plan that aligns with their values and goals
- ✓ Identify actions that enable them to
  - Create better spending habits
  - Get out of debt
  - Build an emergency fund
  - Plan for future big-ticket purchases
- ✓ Set up financial processes that simplify their lives
- ✓ Improve their relationship with money
- ✓ Provide accountability to help stay on track

### **How much it costs**

#### **First Look - \$175 (2 meetings)**

- ~ Get acquainted (15 minutes)
- ~ Dig in (up to 90 minutes)
- ~ Personalized actions and strategies

#### **Four Meetings - \$600 (4 meetings / 9 weeks)**

- ~ Get acquainted (15 minutes)
- ~ Dig in (up to 2 hours)
- ~ Review progress (1 hour)
- ~ Wrap up (1 hour)

#### **Additional Coaching - \$150**

- ~ Individual coaching @ \$150/hour

### **How to contact me**

[tkpfinancialcoaching@outlook.com](mailto:tkpfinancialcoaching@outlook.com)

## **168 Hours by Laura Vanderkam**

Excerpt from the blog **Honestly Modern**, by Jen Panaro

August 23, 2021

### *How to Create a List of 100 Dreams*

I found the List of 100 Dreams in the book **168 Hours by Laura Vanderkam**. She used the list to encourage readers to be more intentional about how we spend our time. The book is about how we have 168 hours in each week, and that's more time than we might realize to create exciting and fulfilling lives. Instead, we spend too much time scrolling and squandering away hours doing things that don't really matter to us.

### *Why Create A List of 100 Dreams?*

A List of 100 Dreams does much more than become a series of line items on a piece of paper or stored in a note on our phone. A List of 100 Dreams connects us with our priorities and passions.

### *List of 100 Dreams For Intentional Living*

While the List of 100 Dreams felt relevant for us five years ago as a framework for climbing out of the work and parenting rut, I think it works well to also help each of us create a life of more intention. Living without intention often leads to waste and excessive consumption. Developing a List of 100 Dreams can help us identify what matters most so we focus our time, energy, and resources on the pursuit of those priorities.

### *Identify Trends and Themes With The List of 100 Dreams*

The List of 100 Dreams also helps us reflect on our priorities and see trends or themes in what matters most to us. If we gravitate toward lots of goals about one part of our life and very few about another, it's likely an indication of which aspects of life are most important to us and provide us the most joy or fulfillment.

### *What Do I Include On My List of 100 Dreams?*

Dreams are yours, so they can be anything you want. Your dreams can be big and broad like 'Buy a House' or 'Travel The World'. They can be as small as 'fix the broken lock on our front door' or 'replace the battery in the car key'. You may have many mid-tier goals like 'start composting' or 'grow herbs on the windowsill' or 'read aloud to my kids each night'.

As you create your List of 100 Dreams, let your heart lead the way. Don't edit while you add items; just write. If it feels important or worthwhile, just add it. Don't judge your goals for plausibility or validity or likelihood of completing. Just add them.

You'll need each and every one to get to 100, so just trust me on this and add it to the list. You can always edit later. But chances are that if you want to write it down, it's worth a line on your list. Also, your List of 100 Dreams is not a list of things to be completed in the next year. It's a list that includes both short-term and long-term goals. Be sure that you don't limit your Dream to those that must be completed in a defined amount of time.

## *How To Create A List of 100 Dreams*

- Let Ideas Flow Freely – Just Start Brainstorming & Writing
- Reflect on Themes and Trends That Appear
- Ask Yourself Specific Questions To Prompt Goals & Dreams
- Include Small and Large Dreams
- Group Similar Dreams Together
- Let The List Simmer
- Add Goals Over Time

### ***Let Ideas Flow Freely – Just Start Brainstorming & Writing***

Grab a piece a paper and pen. Open a note on your phone. Whatever writing method works for you, give yourself a space to start creating a list that you can use for now and return to later. Also, make sure it's something you can save for many months down the road and to which you can refer to periodically. Now just start writing out whatever goals and dreams pop into your head. Some will be rather obvious. Write them down and keep moving.

Don't judge your dreams as you consider them. If you really want to pursue them, don't worry about the likelihood that you can actually achieve them or that other people will approve of them. This list is for you, and it's intended to include dreams that are both achievable and aspirational.

### ***Reflect on Themes and Trends That Appear***

When you get stuck, reflect on the goals you've already written down. Do you see any themes? Are there several goals related to the same aspects of your life (kids, a job, a hobby, travel, etc.)? Do you have other goals related to those popular topics, especially goals that might be more specific and actionable in the near future?

Alternatively, do you see any areas of your life that are largely missing from your list of goals? As I mentioned above, I had very few goals related to my professional career. If you have a gap, is that because you simply forgot about it and have space for more dreams? Or did you miss it intentionally and it's an indication that that part of your life just isn't as much of a priority for you?

Let this reflection on trends and themes in your List of 100 Dreams be a starting point for additional goals related to your favorite areas that bring your joy and fulfillment.

### ***Ask Yourself Specific Questions To Prompt Goals & Dreams***

At this point, you may have run out of quick ideas and goals to jot down on your list. Consider starting to ask more specific questions to dig into your priorities. The list of questions to think about is endless, but here are a handful of questions that might spark more big and small dreams to add to your list.

- What makes me happy?
- Where do I hope to be in five years? Ten years?
- What do I do that creates a sense of flow?
- What will I wake up early to do on a regular basis?
- What makes me feel really great?
- Who are the most important people in my life and how do I like to spend time with them?
- Is there anywhere I want to travel?

### ***Include Small and Large Dreams***

Your list should include both large and small goals. As I mentioned above, some of the large, aspirational goals will come to you quickly. They're probably goals you've thought about for years. But in many cases, those aren't goals you can act on today or this week or this month.

Be sure to include smaller and more actionable dreams that give you bits of joy throughout the day. These smaller goals may also be stepping stones toward the larger goals and dreams on your list. The smaller goals not only help you make headway toward your bigger goals, but they also feed progress more generally. Small wins earned by accomplishing your near-term goals build energy and momentum to work toward the larger ones that seem farther away and more out of reach. Small goals and little dreams are just as valid and fulfilling as the big ones.

### ***Group Similar Dreams Together***

As your list grows, reorder your list and start to group similar goals together (to the extent it makes sense). This helps make your List of 100 Dreams more meaningful in a few ways.

First, an organized list helps you see how smaller goals build toward larger goals. When related or similar goals are grouped, you can create further dreams that breakdown your bigger goals into pieces you can "check off your list" over time.

Second, an organized List of 100 Dreams also reinforces the areas where you have gaps. This step is, in a way, documenting the high-level thought process you did a couple of steps ago to identify trends and themes. It will help you find areas to reflect on to create new dreams in the important areas that weren't necessarily top of mind in your initial brainstorming session.

### ***Let The List Simmer***

You don't have to add 100 dreams to your list in one sitting. I added about 50 or 60 dreams to my list in a few hours. However, you're not likely to think of every important dream in one sitting. Over time, things will pop into your head in the most unexpected moments. As the list simmers in your mind and your heart, leave space to add more goals that come to mind.

### ***Add Goals Over Time***

I let my List of 100 Dreams simmer and took almost two months to finally complete it. Don't feel like it's a race to the end. I may sound like a broken record, but creating 100 goals is not easy. It's difficult by design so that you can really contemplate the smaller, everyday goals that will feel meaningful day in and day out. Expect that it will take some time to complete this exercise and add goals over time.

### ***When Should I Make A List of 100 Dreams?***

Start Now! 😊 There's no bad time to create a List of 100 Dreams. You don't need a lot of time to get started. Set aside fifteen or twenty minutes to open the note or grab a piece of paper and pen. Write down whatever comes to mind and stop as needed or when you get stuck.

Revisit your completed list once every year or two. You may also consider taking another look at your list if you have a major life event like a marriage, a baby, a new job, or a big move.

I bet you'll find that a lot has changed. Many goals will no longer be important to you. Also, you will have accomplished many of the goals on the list, and it's always rewarding to see tangible progress in our lives.

As I expected, many of my prior Dreams don't really apply any more. I've either accomplished them or outgrown them (which is totally normal). After all, we all are changing as time passes and life's circumstances evolve.

## **Family**

1. Teach my boys to cook
2. Pay for our kids to go to the college of their choice
3. Hug my boys at least once a day
4. Attend most of the boys sporting events
5. Have annual family photos
6. Read 20-30 minutes to my boys each day
7. Continue to foster a love of the library in each of my boys
8. Encourage my boys to be curious and inquisitive
9. Travel with M and the boys
10. Volunteer with boys once per month
11. Have a monthly date with my husband
12. Complete a 5k as a family
13. Make soft pretzels from scratch

## **Personal Health & Wellness**

1. Remain fit and at healthy weight for foreseeable future
2. Stop biting my nails
3. Feel physically strong
4. Shop local whenever possible
5. Spend zero dollars at Amazon
6. Host school read-a-thon to raise money for the boys' school
7. Help my sister launch IEP & Me
8. Quarterly photography walk by myself
9. Complete the 365 project (365 project.org) – a photo a day for a year
10. Complete the Gratitude Challenge for November, a first step toward the 365 Project
11. Make sangria
12. Attend a Ted Talk in person

## **Home & Garden**

1. Buy substantially all food from local farmers
2. Grow full crops from our garden
3. Have an orchard
4. Have chickens
5. Use the local goat service to clean up our property
6. Finish a screened-in porch addition on our house
7. Move a wall in our house for better flow to my office
8. Have a consistently clean office
9. Finish the basement in our home
10. Use local contractors for all home ownership work
11. Repaint most rooms in our house
12. Wallpaper and decorate the main floor bathroom with only secondhand items (except wallpaper)
13. Organize and decorate my office (secondhand only)
14. Redecorate living room with only secondhand (except couch)

## ***Die With Zero: Getting All You Can from Your Money and Your Life, by Bill Perkins***

Such a great read with so many ideas! I especially loved his idea about balancing health, money and time across your life. “There are three basics people need to have to get the most out of life: health, free time, and money. The problem is that these things rarely all come together at once.

- 20-30 years old: health is good, lots of time, not a lot of money
- 31-60 years old: health is decent, not as much time, not as much money
- 60+ years old: health issues are increasing, and you’ve got lots of time – and money!”

“Each age tends to have a different balance of health, money, and free time. Because fulfillment requires reasonable amounts of all three, it’s a good idea at every age to trade an abundance of one (such as money) to attain more of the other two (such as buying more health or free time).

He also speaks about the importance of investing in experiences, which I totally agree with!