

# [Guest Post] Making Changes is Hard [Part 1 of 3]

Today, we have the return of Mr. CEO after a multi-month hiatus. He had to step away from the blog for a while because of work, family, and other obligations. Today we take a short break from the normal financial post (although that does get honorable mention at the end). Mr. CEO is going to pour out what he has been struggling with a bit lately. This is his first attempt to make the changes he wants/needs to make in his life.

We all have or have had struggles in our lives. And will have struggles in the future. That's just a part of life!

Without further ado here is one real person to another...

## **Step your Game up Mr. CEO**

OK, I have something crazy to say. You may want to sit down as this might potentially rock your world.

Making changes is hard.

So maybe I was being a little melodramatic. But it is life-changing when you finally stop and admit it to yourself. And I don't mean just casually say, "Yeah, it's been tough lately. Maybe I should try and work on doing something different." What I am saying is stop what you're doing, turn the TV off, put your phone in another room, and take stock of where you're at versus your goals or your plans and truly come clean with yourself - "I am screwing up and have to get back on track."

Say it out loud.

Write it down.

Text it to a friend.

Post it on Facebook as your status

Here's mine, "I need to get my priorities in order. I am not balancing things well right now."

Do whatever it is that you need to do to really, truly, and honestly put it out there.

Between us, I've been struggling with it a lot lately myself. I give GREAT advice to people. I know the right things to say. I know all of the decisions I should be making and yet can't seem to bring myself to make them. Now, there are of course days when I listen to myself and think, "Just do it for a few minutes today to get the ball rolling." And I of course do it and feel great.

But then after a couple days I stumble and I get frustrated because I don't keep it rolling.

And then I feel a little depressed.

And I top it all off with getting down on myself and making the wrong choice for multiple days in a row rather than just letting one day be the day I lose focus and getting back on track the next day.

It is a vicious cycle that I sometimes struggle to get out of - and lately, it's been the toughest it's ever been for me.

I am really struggling to cut myself a break and forgive myself for being human.

I am sure you can all admit that you struggle with the same things to yourself. Maybe it's about money, maybe it's about relationships with loved ones. Hell, maybe it's that you need to learn something new at work that you know is a weak spot for you and you're just not admitting it to yourself. And I am sure there are some of you that are even struggling with addiction or truly self-destructive habits that are having an even tougher time.

We all have our demons, right? So I guess this is my first attempt at really calling myself to the carpet and saying, "Get your crap in order Mr. CEO."

"Stop only making the easy decisions Mr. CEO."

"Don't be afraid to ask for help Mr. CEO."

I write this because there are a couple things I just can't keep allowing myself to do and want to use this as a first step in making some changes. But before I can make

these changes, I have to really admit the changes I need to make so I can set forth a plan. Below are the areas in order of importance to me right now. I would love to do them all at once, but I don't think it's possible and don't want to get frustrated and quit like I have lately.

1. **I need to take better care of myself.** I have been working a new job for about eight months that's a little out of my comfort zone - it's a new company, new systems, new people, etc. But on top of that, it's a company that's kind of messy - they lack process and structure and I am trying to do a lot of it on my own as we are a new team. I am a little overwhelmed and have been "eating my feelings" as I like to joke and not taking care of myself with working out as I am at the office a lot more than I had been in previous jobs. I also think that reading more goes hand in hand with this. I wish I was reading a little more so I felt like I was doing something other than just working and then falling into a daze in front of my phone or the TV when I get home every day.
2. **I need to spend more time with my wife and kids without the TV or phone or computer on.** I know this and yet seem to continue to let these things distract us. Sometimes I am guilty of it and sometimes the wife or kids are guilty of it. But regardless, it's something I have to get better at. This may seem weird to be number 2, but it's not like we have a bad relationship and are on the rocks. I just know it can and should be better. But before I can move to this, I need to get number 1 fixed so I "feel right."
3. **I need to prioritize my responsibilities and all of the things I am trying to do** - I am working full time, trying to write for the blog/edit for the blog and am helping out some friends with a small company as a bit of a "side hustle." On top of these three work things I have going on, I have a wife, three kids and a dog that need attention. I play hockey and try to work out here and there. I have things I want to do around the house, places I want to go, etc. I need to figure out what's most important and act like it (and not just say it is all important and half-ass so many different things).
4. **I need to re-set work on the budget with my wife** - we aren't knocking the debt down fast enough. It might seem weird that this is fourth, but I feel like once everything else is firing, this is such a simple fix for us. We had really been making progress but have stopped over the past couple of months and it's showing. Most of it is on me, I manage the bills/money and haven't been saying no enough and tracking our spending in [Personal Capital](#). With how crazy work has been for me, I don't want to cook most nights and have been spending money on things we want (and don't necessarily need) because I feel

a little guilty about how all over the place I am/how much I am gone.

Wow, that feels really good to say. I write all of this at about 4am in the morning on a Tuesday. I've just flown to Australia for work and have a week to myself. I will be at the office everyday but this is the week I am going to make these changes.

Stay tuned...

*What are you struggling with? Are there things in your life that you want/need to change? What are you doing about it?*

- Mr. CEO

p.s. Thanksgiving is right around the corner, which means so is Black Friday. Our friends over at the Penny Hoarder have created a new section of their site to specifically share Black Friday deals with you all. [You can check it out here](#). You might be able to get some killer deals on gifts you were already planning to buy anyways. #SAVEMONEY, #GETADEAL



## Gen Y Finance Guy

**Hey, I'm Dom** - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)

