

# **[Guest Post] Making Changes is Hard**

## **[Part 3 of 3]**

I've called myself to the carpet. "Mr. CEO, make the changes you keep telling others to make."

Hopefully you have read my other two posts ([#1](#) & [#2](#)), but if not, here is a quick update on what I've identified that I need to focus on more - my health, focused time on my family, adjusting my choices on how to spend my time, and then the budget. I go into more detail in my other two posts, but that's the gist of it.

Since I started this whole realization of where I needed to improve, I've been working out more so I feel like I've checked that one off. It's not an everyday thing, but I have the wife, kids and/or dog with me every time I go out to walk or run as well so I am definitely working on number 2 at the same time. I don't listen to music when I go and we leave the phones off so we're truly focused on talking and exercising when we're out. I also play hockey once or twice a week still.

I have been doing some more weights and resistance than I have in the past and am feeling better overall. I am pretty proud of myself as this can be something that can slip quickly if you're not careful. I have some family members that have just not taken good care of themselves over the years and watching what they're going through is scary. But let's be honest, the holidays are always a little tough because of the sweet tooth and I am going to do my best to not get out of control! But I am in a good spot overall and feel like I've turned the corner on this.

As far as goal number 2 (and in some ways number 3), I have been leaving work at a decent time to be home for dinner. I think we're doing family dinner again about 4 times a week where all five of us are together (which can be tough with a high school kid who's got sports, friends, youth group and probably 20 other things I am forgetting about). The other nights, the rest of us sit down for dinner together and then there's bath time and reading with the younger ones which I think I had gone about three months without helping on at one point this fall, so being home for that has been really good for my sanity.

I also have taken some time off for both Christmas and Thanksgiving to be out of

the office and away from the email which is good for a recharge at work as well as to allow for even more focused time with family. It's funny what time away from the office does for your mental state.

As part of this whole realization, I have identified that I have been struggling with my ability to let go when it comes to work and actually be done for the day or week when I am not there. I worry about all the things I am missing when I leave before I've been there 12 hours or check emails all weekend instead of being present at home. I stress out when we miss the forecast I just put together - even though I am not in sales, marketing or product design and have absolutely no ability to physically get sales booked or product out the door.

So item number 3 on how to be a better Mr. CEO leads me to this point you're going to read about shortly. I think if you're the type of person that continues to miss things personally because of what you're doing professionally, you need to pay close attention here. I started asking myself something recently and think it's worth asking yourself every time you start to sacrifice the things that are most important to you for work - What's the worst thing that can happen?

Now, think about that for a second - **What's the worst thing that can happen?**

What I mean by that is this - getting fired is the worst thing that can happen at work (provided you're not embezzling or doing anything else illegal).

Your wife won't leave you.

Your kids won't stop loving you.

Your friends will still want to have that dinner party with you this weekend.

Your house or car doesn't immediately get taken away if you get fired (maybe over time if you stop paying the bills, but not for getting fired). But even then, there's usually some pay out in vacation and/or unemployment so the whole world won't come tumbling down immediately.

So when you choose to make work your first choice and sacrifice your time taking care of yourself or your family, you're taking yourself away from the things that are most important in your life and not prioritizing the right way. Putting yourself in a position to retire early or have what I refer to as "Eff you money" probably isn't going to happen at the place you do your normal 9-5 at.

Be honest with yourself, *that* place pays the bills and oftentimes isn't the thing you're most passionate about. You are often passionate about the fun projects you work on outside of your normal work and have to continue to make those a priority or you're just working a job to pay bills and not actually moving in the direction you want to move in.

I think that is what point number 3 is to me - reminding myself about the true "worst case." I am not by any means saying you should slack off at the office. And I acknowledge that there are busy times at work during the year where you're going to put in more hours. But if you're regularly working 12 hours a day and not really seeing progress being made, it's probably not you but where you work.

Again, I am not telling you to slack off but to be ok with doing the best job you can do and then allowing yourself to let things go so you can go and spend [your most valuable asset - your time](#) - on the things you're choosing as a priority. Spending your time on your family, friends, reading, learning, side hustles, managing your expenses, etc. is the stuff that likely brings you joy so find ways to spend more time doing those things.

As for number 4 - the budget.

I feel like that begets another post all of it's own (and am going to publicly call myself out on that now so I follow through with it). We haven't actually used a budget at our house in about 5 years. We put money into retirement every month, towards car and home loans and towards paying down credit card debt along with the regular household stuff that a family of five spends their money on. But we could easily be better at it if we actually committed ourselves to it.

So, I am going to use the GYFG budget template to build a budget and track our progress to show you how someone that's not as put together (likely like many of you reading this) may look like and be afraid to admit.

Anyways, that's it for now. I want to remind you again though to remember one thing with anything you try new - what's the worst that can happen?

If you start off on a new budget, try a new workout plan, or read a new book, what is the worst thing that can happen? You may get smarter, you may pay down some debt or maybe nothing comes of it at all? But you're not going to go to jail because you make a bad choice or didn't succeed. And I bet you your significant other won't

leave you either! So use this as your opportunity to set your priorities and work on them every day with focus to be the “you” that you want to be.

Thanks for reading!

Mr. CEO

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## 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](#)