

If You're Not Happy or Healthy, What Is the Point of Being Wealthy?

I have many character flaws. This I know. But there is one thing I'm really good at – finding the positive in every adversity. I have found this skill, this ability to extract the lesson or silver lining, to be invaluable in my journey. It's required me to develop a keen sense of self-awareness and an open mind. It allows me to convert, rather than accept, the cards I've been dealt, and to try to play the best hand I can.

Currently, I am leaning hard into this ability, by necessity.

For most of my youth and into my early twenties, I thought I was physically invincible. Don't we all? I took on unsustainable workloads. I did workouts without regard to the long game – the ability to stay active into my golden years – all because I forgot to check my ego at the door.

I was recently [interviewed on a podcast](#), where at the end of the show, this all hit me like a ton of bricks. One of the hosts asked me, "If you could fulfill any desire, what would it be?" Without skipping a beat I told them that I want nothing more than to be "helpy." We all had a good laugh, realizing that I'd clearly jumbled some words together, thereby inventing a new one: "helpy." My brain was moving so fast that my mouth couldn't keep up and I ended up combining two words: healthy and happy. Spontaneously, I expanded on this and said, "If you're not happy or healthy, what is the point of being wealthy?" This is something I have internally always known to be true but it was the first time I had said it out loud.

At that moment it all clicked. Sure, I have written it more than once on this blog, and certainly tried to abide by it on a daily basis (sometimes achieving it better than other times), but truly internalizing the belief that money is [just a tool to live well and give well?](#) Maybe not so much! Which came as a surprise to me in that moment, as I felt it click in my brain: Wealth *should* only exist to augment our ability to optimize our lives around the things that keep us happy and healthy, or "HELPHY."

In order to reach my current stature in life, I had to make sacrifices. I don't regret those sacrifices and I'm proud of what I have accomplished in a short period of time. But it's become clear to me that I need to recalibrate. I am disappointed with how

little time I've carved out to maintain my health, and I am paying a price for that now. Being active is something that keeps me both happy and healthy and yet it was the first thing to fall down the priority list in the pursuit of my career and wealth building goals. And to think, I once described myself as a fitness fanatic. Instead, [I was fanatical about climbing the corporate ladder as quickly as possible.](#)

The inconsistency in my workouts made me more susceptible to injury, especially in light of my very competitive and intense nature. I ended up hurting my back in March of 2016 doing CrossFit. I didn't know it at the time, but I actually bulged a few discs in my back trying to keep up with a guy working out beside me. Yeah...I know. The long hours at work (sitting most of the time), the lack of activity (because it was low on the priority list), followed by sporadic all-out intensity that I bring to everything I do was a recipe for disaster (especially when participating in CrossFit, which focuses a lot on compound Olympic lifts).

My back injury stabilized for a time but then got worse. This deterioration started to limit the activities I could participate in. My workouts became less frequent and the weight started to pack on – until I gained 30 pounds. As you can imagine, this only compounded the problem. It became so bad that it hurt to participate in the basic essentials of life, like walking my dog or climbing the stairs in my own home.

I knew something had to change. I put a plan together at the end of 2017 and much improvement has been made. I sought out professional treatment to fix my back. I've lost about 15 pounds so far by changing my diet and adding in regular exercise. I've built a team at work to achieve a more sustainable workload. I have also built a team to help me manage and grow this blog.

Success always comes with sacrifice, but don't let it cost you your health or your happiness. If you, like me, have a personality that came equipped with a laser focus, you may find, like me, that this tendency can actually do more harm than good if left to go unchecked. But hey, I've got this characteristic, so I'm going to use it: I've now aimed my fanaticism towards the pursuit of the "have it all" lifestyle across body, being, balance, and business. Emphasis on **balance**.

The pendulum had swung too far to one side and I'm now self-correcting.

This post is to remind you (and me) [to not get so consumed building your wealth that you forget to build your life.](#) We are [Freedom Fighters](#), wielding tools in our battle. Money is one of our tools, but it is just a means to an end. The true end goal

is to leverage the wealth we build to obtain time freedom, location freedom, and financial freedom. These freedoms enable us to live life by design. Whatever the particulars of your life design, it should allow you to be fulfilled, happy, and healthy at its apex, but also along the way.

Your turn! *Has it been a while since your last self-correction? Have you lost sight of what it's all for? I want to hear from you in the comments below.*

- Gen Y Finance Guy



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](#)