



Money Matters with Les Conway

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A giant leap

Remember that famous phrase by Neil Armstrong when he stepped out from the Apollo 11 Lunar Module onto the surface of the moon? Don't worry as I'm not going to reproduce it here as it is so well known.

But sometimes, the same applies to less dangerous pursuits in a person's life. All the same, it means that we perhaps might be walking into unknown territory from time to time.

My wife was recently reading a book called *Feel the Fear and Do It Anyway*. The brief introduction set out clearly what it aimed to help the reader with. It made some great points about people fearing new beginnings and endings, fearing change but also being anxiety filled about being stuck.

I regularly see clients who are worried about making a decision. The fears they have vary, but often focus on:-

- Will I have enough to retire?
- How can I protect myself?
- Am I able to live the kind of life I want to?

An element of fear is healthy. But when it leads to decision paralysis it's also dangerous, as there's often far more risk in taking no risk at all.

There are times when we have to push ourselves. And



at the same time, make ourselves as informed as we can be. Although we may not be totally sure that a particular action will end in the desired success.

In lifestyle financial planning terms, I call it taking a blind leap of faith. In the main, as people don't really know as to what it is until they truly experience it. It's intangible and needs time to be absorbed.

So if there is a part of you that fears getting your life as well your financial plans in order, you know what to do. Action is the first step in overcoming this. Feeling the fear is natural and going beyond the fear is necessary where you have to be brave too.

Thanks for reading.

Investments can fall as well as rise and you might get back less than you invested.

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