

For Immediate Release

MINDFUL MONEY
Simple Practices For Reaching Your Financial Goals
And Increasing Your Happiness Dividend

By Jonathan K. DeYoe
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A DOLLARS AND SENSE APPROACH TO FINANCIAL MANAGEMENT
Reaching Your Financial Goals And Increasing Your Happiness Dividend

Although money is deemed by many as essential as water, food, and air, people often show an astonishing lack of understanding of the basic principles of money management. This confusion is born out of fear, anxiety, and frustration. Fortunately, this doesn't have to be the case. People can develop a much more positive attitude toward money by placing it in the context of their present and future selves, says wealth management expert Jonathan K. DeYoe in **MINDFUL MONEY: Simple Practices For Reaching Your Financial Goals And Increasing Your Happiness Dividend**.

The practice of mindfulness, which is enhanced through meditation or other forms of introspection, can also be applied to money management. Mindfulness transforms emotional, reactive responses into rational decision making, enabling individuals to not only plan for the future, but to live more happily in the present. "Mindfulness teaches us to

remain serene, present, and nonreactive in the face of our fear,” says DeYoe. “These are the fundamental skills we need to develop in order to pursue a successful journey toward financial stability.”

Drawing upon his experience as a financial adviser and incorporating the philosophies of Eastern religions – he is a practicing Buddhist – DeYoe makes the case that money is just one of many powerful tools for building a fulfilling life. By understanding who they are as individuals, and what they truly want out of life, people can make financial planning decisions that are informed by their personal values. “Failing to account for what really makes us happy when we create a financial plan leaves us vulnerable to advertisers constantly pitching their wares and to the panicked voices of financial pundits that barrage us every time we turn on the television or computer,” says DeYoe.

DeYoe has found that people are in a much better position to make wise investment choices after they’ve defined what makes them happy and how they can use money to support their happiness. Once they understand the practical relationship between their money, their behavior, and their happiness, change happens. Only then can they willingly make the necessary trade-offs and create a financial plan that they can own and implement.

MINDFUL MONEY offers simple exercises designed to transform people’s relationship with money. Ranging from reflective writing and daily mindfulness practices to nuts-and-bolts accounting, these practices will prepare readers to complete the eight-step Financial Action Plan template in the appendix:

- *Develop a vision*
- *Make saving a habit*
- *Create an emergency fund*
- *Eliminate high-interest debt*
- *Invest for retirement*
- *Eliminate low-interest debt*
- *Increase the emergency fund*
- *Invest in a taxable nonretirement account*

MINDFUL MONEY provides planning exercises and templates for each of the eight steps. Once a Financial Action Plan is in place, implementing the investment strategy involves three simple and straightforward practices:

Asset allocation: The practice of dividing an investment account into three primary asset classes, including equity assets like stocks and mutual funds, fixed-income assets like government, corporate, and municipal bonds, and cash or cash equivalents.

Diversification: The practice of choosing a variety of investments within each asset class, such as growth stocks and dividend stocks.

Rebalancing: The practice of periodically readjusting the portfolio to match the original percentages allocated between and within asset classes.

For couples and individuals who want to create their own financial plan and increase their happiness dividend, and financial planners who hope to change their clients' outlook on saving and investing, **MINDFUL MONEY** provides simple, practical tools for developing a healthier, happier attitude toward money *and* life.

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About the Author

Jonathan K. DeYoe is a California-based financial adviser and a longtime Buddhist. During his twenty years as a financial adviser, he has managed investments at Morgan Stanley, UBS PaineWebber, and Salomon Smith Barney. In 2001, he founded his own wealth management firm, DeYoe Wealth Management. Today DeYoe manages nearly \$250 million for over two hundred families and foundations in the United States and overseas.

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