

Women, Wealth, and Wisdom: Die With Zero

Lessons from Chapter 1: Optimize Your Life

Rule #1: Maximize your positive life experiences

Questions to Ponder:

1. How do you define “living life fully” for yourself? (See p 4: We are all Alike, We Are All Different)
2. Do you feel happier when you spend money on experiences or on things?
3. What life experiences do you want to have that may require timing to most fully enjoy the experience?

Lessons from Chapter 2: Invest in Experiences

Rule #2: Start investing in experiences early

Questions to Ponder:

1. What is one of your favorite memories from your early years (up to age 25)? How much money did you spend on that memory?
2. How do you use technology to store your memory dividends (social media, calendars, etc)?
3. What priorities do you have that encourages spending money (traveling, daily coffee, etc)?

Lessons from Chapter 3: Why Die with Zero?

Rule #3: Aim to die with zero

Questions to Ponder:

1. Do you know anyone who enjoys the thrill of making money over the thrill of actually living? If so, what impact does their pursuit of money have on your relationship?
2. Do you love your work and see it as a fulfilling life experience on its own?
3. When you think about retirement, how will your spending differ from today? If you are already in retirement, do you spend your money easily or do you find yourself saving out of an “abundance of caution” (see p 57)?

Lessons from Chapter 4: How to Spend Your Money (Without Actually Hitting Zero Before You Die)

Rule #4: Use all available tools to help you die with zero.

Questions to Ponder:

1. How might using a life expectancy calculator change your lifestyle?
2. Do you use the mantra, “maximize total life enjoyment” (see p 70) to guide your decisions in spending money?
3. How do you feel about estimating your date of death?

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Lessons from Chapter 5: What about the kids?

Rule #5: Give money to your children or to charity when it has the most impact.

Questions to Ponder:

1. If you have children, what kinds of experiences do you want them to have with you? If you don't have children, what memories of positive experiences do you have with your parent(s)?
2. What is the value of a positive memory? (see pp 92-93)
3. Are you charitably inclined? Do you give regularly to a charity you are passionate about?

Lessons from Chapter 6: Balance Your Life

Rule #6: Don't live your life on autopilot

Questions to Ponder:

1. What ages do you consider the "golden years?"
2. What services do you (or have you in the past) outsource so you have more free time (house cleaner, lawn service, etc)?
3. What life experiences can you have now that you might not be able to have later?

Lessons from Chapter 7: Start to Time-Bucket Your Life

Rule #7: Think of your life as distinct seasons

Questions to Ponder:

1. What memory do you have of an event, which later turned out to be the last time you experienced it? (See reference of *Pooh's Heffalump Movie* on p 135)
2. What motivates you to do "all the things" so you can leave this world without regret?
3. Does time-bucketing feel overwhelming or empowering?
4. Is there an experience you want to have again before this season of your life has shifted?

Lessons from Chapter 8: Know Your Peak

Rule #8: Know when to stop growing your wealth

Questions to Ponder:

1. Have you ever completed a spending exercise to project the total income needed per year? (annual cost of survival)
2. Do you truly love your job/profession? If you are retired, did you truly love your job/profession?
3. What activities do you enjoy that are likely to start declining in a noticeable way on an annual basis?

Lessons from Chapter 9: Be Bold--Not Foolish

Rule #9: Take your biggest risks when you have little to lose

Questions to Ponder:

1. Have you ever taken a job with boldness that others felt was a risky choice?

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2. Do you have fears that may be holding you back from pursuing your dreams?