

# Tesco Bag Economics



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Your Lifestyle's Financial Expert

To me, the phrase 'Tesco Bag Economics' symbolises what is happening in society today. We live in a world where life is so fast and cluttered that we do not take the time to appreciate what we have and plan. We don't appreciate what we have, nor take the time to pause and reflect. We simply do not plan enough for the future.

Think of the paperwork that comes through your letterbox or inbox on your computer in relation to all the plans and products that you may have – pension, investments, bank statements, life cover etc. How many of these are realistically pushed into a folder, a drawer, or even a Tesco bag, and then put in a safe place to be reviewed later? Be honest – how many of these plans are actually forgotten about?

And do you know what all of them are supposed to do for you?

The question now is – how often do you worry about these things and do nothing about them, except worry a little more? What you are doing is eating into your own quiet time and eroding your own mental wellbeing thus making it harder to appreciate life and what is going on around you. It can be a vicious cycle.

What can be done?

My advice is to proverbially grasp the nettle! Get it organised and reviewed as soon as possible – begin your journey to proper financial planning! Then forget about it. Get on with whatever it is you want to be doing and only think about it when you are set to review it again (which should be on a regular basis with your financial planner).

Think about how having the right people helping you with the right planning will ease the worry of product statements landing on your doorstep and cluttering your mind. A good financial planner will take the time to explain what you have and how well it fits in to your long term planning.

If you are already on this path you should feel good about it! Think of the peace of mind you have, the reduced paper mountain – do your children, family and friends have this in their lives?

By investing some time to bite the bullet you will experience positive returns and peace of mind that will hopefully last your entire life.

Remember that a lot of plans does not constitute a lot of planning. So empty that Tesco Bag now and remember – every little helps!

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Is now the time to grasp that nettle?

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