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## **Lose To The Jones' In A Big Way**

Unconscious consumerism leads to enslavement and profound unhappiness for many. Look around. Look past shiny Amberzombie & Fitch exoskeletons (as it's been coined). Imagine having enough; striving for less (the heresy).

### **Why Less Is More And How You Can Get More Of It!**

A majority of us spend most of our waking hours at a job(s) to earn money. Of course, this money is needed to buy things. To oversimplify, if you didn't need to buy things, you wouldn't need to work. What if you bought less? You'd need less money and could therefore work less (per week, or early retirement). Unless you are among the small percentage of Americans who love their job, this is "more," not "less." This is not pie-in-the-sky fantasy. You control money through two avenues - how much comes in and how much goes out. It is as simple and difficult as that! You can have more at the end of the day by focusing on these two factors. I am not suggesting everyone run out and become an investment banker or Thoreau, however there are ways to control both ends of the pipe even if you're an artist or work at a nonprofit.

### **How To Get There From Here**

Beware of deprivation! Depriving yourself in the name of simplicity will most likely lead to failure as deprivation is a sense of loss – not a sense of more, or "enoughness." How do you find out what is enough for you?

First off, don't deprive yourself. Second, make a plan. Many of us strive for more and more things only to one day find we spent a ton of cash on things that aren't important. Here's a fun exercise; get your lifetime earnings report (those on the books) from the IRS ([www.ssa.gov/mystatement/](http://www.ssa.gov/mystatement/)). Then ask yourself, where the money went. If you cannot account for the money, start now. "No shame no blame" is a good mantra when beginning any change. In fact, be glad for change at this point and not in twenty years. We **all** learn bad habits and making change is part of living, so be easy on yourself.

One of the best ways to know if you have enough is to check. See if you have the necessities and the few luxuries important to you. If not, what would you like to add and is it a need or a want? Next, track the money that comes in and leaves your life – every penny. At month's end, review whether those expenses (and corresponding hours of your life earning that money) were worth it or not. Perhaps you should spend more on activities that improve your life, and less on others. This systematic review can clarify whether you're spending money on important things.

If this "more of less" approach appeals to you, I highly recommend "Your Money Or Your Life" by Dominguez and Robbins. This book makes it exciting to work on and achieve financial independence. Also, you can check out [www.fi-ma.org](http://www.fi-ma.org), an organization with which I volunteer.