



## [Click Here to Read Article](#)

A real-life scenario: A client comes to you and says, “I need to spend \$500 per month for my kid’s sports. Can I?”

This not-at-all surprising **CNBC article** describes how youth sports are beating (up) the financial health of families. Only 1 in 5 Dads worry about the cost of sports, even though some spend \$1,000 or more per month! To combat this, the article says with aplomb that using “buckets” is a good way to manage various goals.

While we agree that investors benefit from planning, we believe it’s about \*tradeoffs\*, not buckets.

Why? We think that:

1. Buckets can be difficult to manage with respect to prioritizing one over another
2. Buckets like youth sports are exercises in spending not saving
3. Goals don’t need buckets, but they do need monitoring and adjustments

Our **Comfort Zone**<sup>®</sup> approach can give clients confidence about their retirement, even if they’re spending a boatload on youth sports. How?

- **GDX360**<sup>®</sup>, with Comfort Zone monitoring, gives clients control over goal tradeoffs
- Simple way of monitoring progress toward goals and making adjustments when necessary
- Unlike a bucket process, Comfort Zone gives clients ability to see impact of not only changing goals, but also adding new goals

Bonus: our **client-friendly Comfort Zone** approach connects a client’s goals with risk. This helps create deeper, more meaningful conversations. Conversations in which the whole family can participate.