One of our mantras at the Sudden Money® Institute is: *Change is a gift*. We talk about how sudden money is more about the change and transition than it is about the money. Everyone focuses on the money, whether the number went up or down. Meanwhile, the proverbial elephant in the room is that something happened. Whatever that something was, and whether it came before the change in finances or it was the change in finances, *life is being dramatically altered*. What that feels like and what it results in is, in most cases, wide open. And if you think about that for a moment, you realize it’s a gift.

But culturally, here in the West, we’re uncomfortable with the idea of uncertainty. We want quick fixes, we want resolution. We want to see progress, forward movement, things getting better, and positive news rather than negative. And we want to know how the story ends as soon as possible. However, that’s precisely the attitude that leads to hasty and inappropriate decisions, both on the money side and the personal side.

In addition to our cultural tendency to favor expediting change rather than experiencing it, our success during times of transition is hampered by stress. The more stress we experience, the more and greater cognitive disconnects we experience and the worse our memory becomes. We are cognitively impaired, with our ability to make good decisions at a low point. So there we are, not being able to think as clearly as we usually do, in addition to missing the opportunities that come with taking the time to experience change.

What does it mean to experience change? There are myriad aspects of your life that open up as a consequence of sudden money. Relationships, career, residence, hobbies, dreams. The gift of change is the gift of a built-in time out. You have been gifted with the opportunity to discover something new about yourself and your relationships and your choices. There’s a rich experience that comes with change, and if you embrace it and all of its possibilities and you work with it, wonderfully positive, transformative things can happen. Even circumstances that are unbearably painful can lead to something good. For example, the grief of Candace Lightner, whose daughter was killed by a drunk driver, led her to start what is now Mothers Against Drunk Driving. MADD has been supporting victims of drunk driving as well as promoting public policies against underage drinking and drunk driving for decades.
Lightner turned her personal, unimaginable suffering into an organization that has saved hundreds of thousands of lives and made our nation a safer place for children. She didn’t let her horrifying loss define her future.

What we’re talking about here is **change management**. It’s not something we’re taught in school, and it isn’t even an area well known by most financial services professionals. In fact, most financial advisors appreciate the complexities of times of transition only when they themselves are thrust into them. A leader in the financial planning profession tells a story of when she faced two simultaneous events—the death of a parent and her divorce—and she says it took her two years to wake up and come out of the fog. During that two-year period of time, she hadn’t paid attention to her investments and she made financial commitments to family members that put her in a position that was far worse than she ever intended.

Even seemingly wonderful events such as windfalls can end badly, as anyone who has watched reality television knows. However, though we understand that tragedy might lead one to make bad decisions, we tend to have less sympathy for those who receive financial windfalls. We tend to think: That wouldn’t happen to me; I’d handle things differently. But you don’t know that. The common myths about money leading to happiness, older people making better decisions, more educated people making better decisions, or men managing money better than women, are just that—myths. **A sudden increase in money can lead to as many problems as it can solve, and a sudden decrease in money doesn’t necessarily spell disaster.** And this is true for everyone.

We can’t control all life events, but we can control how we respond to them. The long-term impact of a sudden money event, whether it’s planned for or unexpected, celebrated or regretted, will ultimately be formed by your willingness to sit with the uncertainties and the unknowns, and your patience with moving through your transition in a meaningful way. Change is a gift because it allows you the space to pay attention and reflect on your sense of self and sense of purpose. The saddest events can lead to a stronger sense of meaning and new direction and passion. Meanwhile, the biggest windfalls can lead to the breakdown of an otherwise happy life. **The only given is that there is change.**

What we at The Sudden Money® Institute have created is a **specific discipline for managing the qualitative, emotional and personal side of the process of change.** Not the inciting event, but the **process of change.** Therapy is wonderful. Therapists help you identify and name your problem or issue and then find ways to solve, resolve, or cope with it. And, depending on the orientation of the therapist, they talk you through your feelings or they help you change your behavior. And life coaching is also great. Life coaches can provide you with the structure for getting where you want to go. However, when life changes, one thing everyone needs but doesn’t think about, is that there is a **passage between what was and what will be.** That’s one of the reasons we call our advisors “thinking partners.”
They help you think about and appreciate a time that most people don’t even acknowledge, yet it can be a powerful, life-altering time. They have a process for it and can **guide you through your uncertainties and prevent you from making costly and/or irrevocable mistakes.**

Years of experience at the Sudden Money® Institute have shown us that though everyone’s concerns are dominated by where to put the money and what to buy, one of the great surprises is that **the starting point of change management isn’t the money.** It’s more about the personal experience than the investing and spending. In addition, our experience has demonstrated that the challenges of sudden money transcend age, education, gender and sophistication.

We had to build a process around the real starting point, and an entirely new planning model that accounts for the unseen parts of transitions and **integrates the technical side with the human side.** And then we had to train our advisors to be thinking partners in addition to financial consultants. If you’re experiencing a major life event, do just that—**experience it. Honor the gift of change.**

Honor your gift of change by working with a professional who has been trained and accredited by the nation’s experts in financial transitions management, and who will offer a unique partnership for your passage from what was to what will be.

For additional information, please visit:

[www.suddenmoneyexpert.com](http://www.suddenmoneyexpert.com)