



# A Christmas gift . . .

Mark Pritchard-Jeffs explains why the best present for your children is to live life in the moment and be the best you can be

Christmas is on its way and our thoughts inevitably turn to finding suitable presents for the kids (or at least, helping Santa to do so!).

Of course, the gift I REALLY want to give my kids is a safe, happy and healthy childhood. One that allows them to learn, explore and develop their unique gifts and talents, one that helps build empathy, social skills and enduring relationships - and one that encourages them to follow their own passions and enthusiasms.

For me, just having children has been one of the greatest gifts of my life. I've loved the nurturing aspects, as well as being a role model. I'm now encouraging them to find their own unique place in the world by educating them as best I can, allowing them the freedom to err and giving them the space to develop their common sense and resourcefulness.

So what can you do right now to provide your children (or grandchildren) with the legacy of a fabulous childhood? Whatever stage your kids are at, there are lots of choices to make, many of which are (at least to some extent) dependent upon your financial means and circumstances. Do you choose a fee-paying school or a state school? Do you invest your time and money taking them to this sports club or that arts group? Or to other extra-curricular activities? Do you seek to earn more or work less hours? Do you live here or there? Do you pay university fees or let your kids borrow the money via a student loan and pay it back themselves?

At the end of the day, we'll never be sure whether we chose the "right" or "best" approach - there are no second chances

with parenthood. All we can really do is the best job we can with the resources at our disposal and be the best parents we can be each day.

So what's my advice? Make well-considered decisions where you have the time, and follow your heart and your intuition when you don't. Set goals and make financial plans where you can, but in all cases, strive to live in accordance with your highest values and hold yourself to your highest standards each day. You can do no more!

If you'd like to explore how you can apply my advice at a practical level, just get in touch. As an experienced financial life coach, planner and adviser, I'm well placed to help people develop new and empowering visions for themselves and their children, visions that are supported by financial plans and that allow you to provide the start in life your kids deserve, whatever life may throw at you.

Whether the right solution for you involves career development, building a business, establishing educational and family trusts, choosing appropriate guardians and trustees, setting up effective savings and investment strategies, ensuring you are adequately insured, putting borrowing arrangements in place, taking advantage of available tax breaks, or any combination of the above, I can steer you in the right direction.

Mark Pritchard-Jeffs is an experienced financial life coach, planning consultant and adviser. Service and contact details are available via his website: [www.pritchard-jeffs.com](http://www.pritchard-jeffs.com) or call 07770 863539 for an exploratory chat without obligation.