

Cultivating a healthy money mindset: Finding financial gratitude

As we move into the holiday season, a time filled with both joy and financial stress, it is worth taking a moment to reflect on our relationship with money.

Between rising prices, market fluctuations and everyday financial pressures, it can be easy to focus on uncertainty. However, finding gratitude, grace and purpose in our financial lives can help create balance and confidence no matter what the headlines say.

The market may change, but your plan should not

It has been a resilient year for investors. Despite mixed economic signals, markets have remained positive, with the S&P 500 up more than 16 percent year to date.¹ For long-term investors, that is encouraging news, but it is also a reminder not to let short-term swings dictate your strategy.

Market corrections are a normal and healthy part of the investing cycle. They create opportunities to reinvest or put idle cash to work. Having a solid financial plan in place allows you to stay calm during volatility and confident when markets rise or fall.

Find financial gratitude

With inflation still high and expenses like healthcare and housing continuing to rise, financial stress is common. Yet even during challenging times, gratitude plays an important role in building resilience.

Start by celebrating small wins, such as:

- Paying off a bill or loan
- Contributing to a 529 or retirement account
- Staying consistent with a budget
- Filling your gas tank without worry

Progress, not perfection, should be the goal. Reflecting on how far you have come, even if you have not reached every target, helps reframe your perspective and reinforces healthy habits.

Give yourself grace

Financial success is not only about numbers. It is also about mindset. Everyone makes mistakes or falls short of goals. Extending grace to yourself allows you to reset and refocus instead of getting stuck in guilt or fear.

Behavioral finance plays a key role in this. Many financial habits are formed in childhood, influenced by how parents handled money. Understanding your “money story” can help you break unhelpful patterns and create new ones rooted in awareness and purpose.

Some people develop a scarcity mindset after growing up with financial instability. Others may become overly cautious, afraid to spend what they have worked hard to earn. Both patterns can limit progress unless they are acknowledged and addressed.

Purpose brings peace

Every financial plan should start with understanding your “why.” Why are you saving, investing or planning? For some, it is funding a child’s education. For others, it might be buying a home, retiring comfortably or leaving a legacy.

Clarifying the purpose behind your wealth transforms financial planning from a set of transactions into a meaningful journey. It also makes saving and spending feel more intentional.

Many retirees struggle to shift from saving throughout their lives to finally spending what they have earned. Purpose gives permission to enjoy the wealth you have built. Whether that means travel, philanthropy or spending more time with family, aligning money with meaning brings fulfillment.

Building confidence through planning

Working with a trusted advisor helps turn gratitude and purpose into actionable steps. Together, you can:

- Assess your current financial position
- Define short-, medium-, and long-term goals
- Automate savings and investments
- Adjust spending to fit your priorities
- Build flexibility into your plan as life evolves

Financial planning is never one-size-fits-all. A strong plan should reflect who you are, including your habits, risk tolerance and vision for the future.

Conclusion

Developing a healthy money mindset requires combining gratitude, grace and purpose with consistent planning. It is not only about growing wealth, but also about creating confidence, balance and peace of mind.

At Mesirow, we help clients look beyond the numbers to discover what truly matters in their financial lives. Whether you are saving for tomorrow or learning to enjoy what you have built today, the right mindset can make all the difference. Connect with your Mesirow Wealth Advisor or visit mesirow.com to learn how we can help you turn reflection into action and gratitude into growth.

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[1] As of 11.10.25

The Standard & Poor's 500 Index, often abbreviated as S&P 500, is an American stock exchange market index based on the market capitalizations of 500 large companies having common stock listed on the NYSE or NASDAQ. The S&P 500 index components and their weightings are determined by S&P Dow Jones Indices.

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