

# ENJOYING THE RIDE

## SCHOOL'S OUT FOR SUMMER



BY BENJAMIN SPIKER  
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Personally, I love June. It's the beginning of the warm days of summer and a month when spending time outdoors in the fresh air surrounded by nature is virtually a given.

As a middle-aged man, it seems a bit silly, but I think the reason I still get so excited this time of year goes back to the words of Alice Cooper when he wrote the classic, "Schools Out for Summer." The pent-up excitement of the last day of school, the freedom from structure and the joy of being out running around as a young boy escaping the confines of formal education have been ingrained in my—and probably many others'—psyche.

Back then, I associated freedom with no homework, no set schedule and no sitting still in a classroom. The lyrics say it all: "No more pencils, no more books, no more teachers, dirty looks." Of course, as we age, freedom begins to mean a whole lot more to each of us individually. The one sense of freedom I think that is fairly common in most is the freedom associated with being financially secure.

Financial freedom can mean a lot of things depending on where you are at in life. Early on, as a young adult, it may mean having the ability to comfortably pay bills on time and keep your basic needs in place. This definition may grow to mean being able to do that, but also make the occasional planned or unplanned purchase without having to depend on credit. Perhaps as a young family, financial freedom may mean all of the above, but also having a cushion should an unexpected expense or, worse yet, an unexpected event like losing a job, occur.

Soon enough, as you navigate through life, freedom may mean simply the ability to pursue the things you are passionate about without having to forego the security and confidence of all the above. In some cases, true financial freedom sometimes grows to mean the ability to financially care for those most important to you now and for future generations down the road.

Whatever the term financial freedom means to you, rest assured, if the will is there, there is likely a way to reach it.

Just keep your head down, stay focused, do your homework and listen to your teachers (or the financial professionals in your life)! If you do, then one day soon, the bell will ring and you can charge out the door excited for your personal sense of freedom. You may not actually shout out Alice Cooper's infamous lyrics as you experience this freedom, but you can lay the foundation and truly feel the sense of exhilaration as you work toward your financial freedom and definitely Enjoy the Ride!

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