

The Three Kinder Questions



[Editor's Note: Personal Finance isn't some pure physics-like mathematical exercise. It is far more like medicine, where there is an art and a science to it. It is both Personal and Finance. In this post, [The Physician Philosopher](#) teaches us the "Kinder Questions," which will help you ensure you've lined your financial life up with what you care about most. Doing so will help you live a richer, more meaningful life.]

People are sometimes confused about why I combine personal finance and wellness (i.e. [fighting burnout](#)) on The Physician Philosopher. Why do I spend time discussing life planning and building an intentional life? *Can't he JUST write about finances?* Nope. In my mind, these concepts are intrinsically linked. It is pretty challenging to have one exist without the other. And today, you'll learn about a life planning tool that will help you sort it all out – The Three [Kinder](#) Questions.

Painting the Big Picture



A person who has all the wealth in the world, but yet has no one to share it with will ultimately live a pretty joyless life. On the other hand, a person who is trying to live an intentional life with those they love will have a tough time doing so without having a secure financial situation.

[Financial stress is a very real threat](#) to our wellness. Once we have achieved financial independence – or we, at least, have a solid plan for getting us there – we are given the keys to the kingdom. At this point, we can start to plan the life that we want to live.

Fortunately, there are specific tools available to us to help us paint the big picture of our life planning.

Earn More, Save More

The design to getting to financial independence is pretty simple. You can earn more, save more, or (ideally) both. Getting to early financial independence is [1/3 earning capacity](#), [1/3 frugality](#), and [1/3 high savings rate](#).

Of course, the money that is saved should be [invested in the market](#).

The trouble is that a large part of that 3-part design (earning more) often leads to people burning the wick at both ends to help produce a high income. Sometimes this occurs through picking up more shifts, earning money from a [side hustle](#), or additional responsibilities.

For people that do this, the hope is that the increased income will allow them to reach financial independence sooner.

But, at what cost?

Unfortunately, the cost can be quite high sometimes. While we work, work, work to earn more... we often ignore other critical aspects of our lives.

Don't worry. The pot is calling the kettle black today. This

has been a constant struggle for me over the past few years.

Fortunately, there are life planning tools to help us figure out the balance we need so that we can design a plan to get there.

The Three Kinder Questions: Life Planning



The ultimate commodity that we are seeking is not money. It is time. Time to live the life that we find most satisfying and full of purpose.

A great tool that many [financial advisors](#) use to help people sort all of this stuff out – and to make a specific life plan – involves the Three Kinder Questions. If you haven't gone through this exercise, I'd highly encourage it.

It's a great thing to do on a date with your significant other!

Here are the three Kinder questions:

Question 1: Design Your Life

I want you to imagine that you are financially secure, that

you have enough money to take care of your needs, now and in the future. The question is, how would you live your life? What would you do with the money? Would you change anything? Let yourself go. Don't hold back your dreams. Describe a life that is complete, that is richly yours.

Of course, the purpose of the first kinder question is to figure out what matters to you in life.

This has been my struggle lately as I have spent an inordinate amount of time on things that don't matter much to my "intentional life." This is what led to creating my [Hell Yes Policy](#) where I only say Yes to things that make me say, "Hell Yes!"

Since that time, I have started saying "no" to anything that I am not extremely passionate about. Why? Because, in the end, I need to be wildly passionate about my wife and my kids.

I cannot choose to do everything anymore, and so I chose my family.

Question 2: You have less time

This time, you visit your doctor who tells you that you have five to ten years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time you have remaining to live? Will you change your life, and how will you do it?

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What if life sped the clock up? You had a plan to reach financial independence in 12 years, but now you only have 5 to 10 years left on this earth. How does this change things for you? That's all wrapped into kinder question 2.

For me, it placed a higher importance on today. Waiting to "live the good life someday" is no longer acceptable when our timeline no longer extends to what "someday" was supposed to be. We can and should [live the good life today](#).

Take note. This is not an excuse for hedonism. Don't go out and buy all that stuff you hoped you could have someday. That's not what life planning is about. Hollow spending will not make you happy.

I encourage you to sit down and to figure out what your ideal life looks like now so that you can take steps toward pursuing it today. All the while, the hope is that you are [creating a financial plan](#) that allows you to continue to live it every day from here on out.

Question 3: Today's the day

This time, your doctor shocks you with the news that you have only one day left to live. Notice what feelings arise as you confront your very real mortality. Ask yourself: What dreams will be left unfulfilled? What do I wish I had finished or had been? What do I wish I had done? [Did I miss anything]?

Are your priorities in line with your life plan? Is your time reflective of what you care about? What do your financial habits say that you value? What “bucket list items” have you missed?

Having seen the end of life issues that often arise in medicine, I have spent some time writing about [what truly matters to most people in the end](#).

Typically, people do not say that they wish they had earned more money, worked one more shift, or had one more side hustle.

Most often, they wish they had spent more time with family, had more experiences with those that they love, and made sure that those they left behind would be taken care of once they were gone.

If today was your last day, what have you left unfinished? Of those things, what would bother you the most?

Good, now go chase after it and stop making excuses for why you aren't doing it right now.

Take-Home



Don't forget that – while we talk about [investments](#), [budgeting](#), and [financial independence](#) – these

things are ultimately less important than many of the other people and things in our life.

If you haven't done so, use the Three Kinder Questions to help you create an intentionally designed life.

Take time to invest in your friends, family, and true passions. Design the life you want to live and take steps every day to start living it right now.

Have you spent time thinking about these questions or questions like these? Did you find it helpful? What are you not doing today that you realize you should? Leave comments below.

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