

**Ep #02: Self-Worth Does Not Equal Net Worth with
Heather Fortner**



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Crystal Cooper

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Welcome to Net Worthwhile, Do More with Your Wealth, a podcast designed to explore financial topics from a broader perspective than just the numbers. We'll look at the emotional impact of financial decisions and how you can use your wealth to live a great life. Thank you for tuning in.

Crystal Cooper: Thank you for tuning into Net Worthwhile by SignatureFD. I am here with Heather Fortner, COO and Chief Compliance Officer with SignatureFD. Good morning Heather.

Heather Fortner: Good morning.

Crystal Cooper: Thanks for joining us today. Our last podcast, we actually "debuted" Net Worthwhile. We had a great event at Piedmont Park and we talked to some Atlanta folks about Net Worthwhile meant, but I want to focus today with you on how do you get down into the actual tactical mindset of Net Worthwhile? How do you start shifting that? How do you start executing that, whether you're with your financial advisor or you're not? So talk to me a little bit about, and I will say personally, I love talking with Heather about things like this because she just has a very interesting view on mindset and how behavior influences your beliefs, influence your behaviors and all of that. Talk to me about what Net Worthwhile means to you.

Heather Fortner: That's a great question. I think launching Net Worthwhile with SignatureFD has been a really introspective time for not only me, but I think for everyone else within SignatureFD. And if I was to explain to people ultimately what I see when I think about Net Worthwhile, if I had a big chalkboard in front of me, I would see the words self-worth with an equal sign with a slash

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through it and then net worth on the other side. And I think that that ultimately understanding, recognizing and then actually truly believing that a person's self-worth is not tied to their net worth. I think that that statement is huge and has massive ramifications for people in their lives and how you dig into that I think is what Net Worthwhile is truly about.

Crystal Cooper: I actually really, really, really love that self-worth net worth connection because I think a lot of times people think, "I build my wealth and then I'm important." And it's absolutely the other way around if that's what I'm kind of catching from you?

Heather Fortner: Yeah, I would completely agree with that. I think that we all are raised and brought up with certain beliefs about money. We get certain messages from our families. We get certain messages from our peers, we get them from our colleagues. I think so many people go through life and they're unaware of what those messages and what those beliefs are for themselves. And I think that, for me, if I look at the spectrum, one side of the spectrum you have not enough. Whatever that looks like. That can lead to fear, right. And it can lead to a lot of emotion around it, "I just don't have enough. I can't do the things that I want to in life." If you look at the middle, where you have some, there's kind of this comparison in the middle of, "Well, I don't have quite as much as they do. I have a little bit more than they do," but it's either not enough or you don't know what to do. So there's just some anxiety with the comparison.

And then if you've got plenty, I think that there comes, there can come some guilt with having plenty. There can come anxiety of, "How do I use it well?" And quite honestly I think there's a lot of anxiety around, "How do I steward this well? How do I not ruin my kids and my family?" Because all of these money issues, they come to the surface for different people at different stages

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in their life with different means. And if we're unaware of what those are and we're unaware of what our beliefs are overall money can control us, and that I think is not freedom. And that is not Net Worthwhile. So being able to dig into all of that, and get to a place where money is not a controlling factor in your life, whatever that looks like. I think that is an enormous part of Net Worthwhile.

Crystal Cooper: You really touched on something key there because I think there's an idea that if you're poor it controls you a lot more. That's not the case. It tends to be that money controls you whether you have money or not. It starts to feel like ... And, Heather, and I were talking yesterday and you said something really key, "It starts to feel like a label." We are always looking for labels to adhere to us to mean something in the world, and when you're tying that to a label it gets really controlling.

Heather Fortner: I think it's so easy to not even recognize that sometimes, literally, the value of your portfolio is a label that you affix to yourself of how much you as a human are worth. And I think that I come back to that original vision of the fact that self-worth does not equal net worth. And digging into that and figuring all that out, that is a journey, and that is quite honestly the journey that SignatureFD wants to be on with their clients.

Crystal Cooper: Yeah. I think that's what I love about here is that Net Worthwhile is about not looking to your portfolio for permission to live the life that you want. Whether that's for yourself, for your kids, for your family, whomever that may be. It is about creating a life that you want and your portfolio isn't there to give you that permission about when you can.

Heather Fortner: It is not about permission at all. Your portfolio is actually a tool to accomplish whatever it is that you want that life to be.

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Crystal Cooper: Yeah, I love that. So I guess our listeners are probably like, "Well, how do I start doing that? If I've been going at this for 30, 40, 50 years, how do I start to shift that mindset even in just the smallest of ways with or without my financial advisor?"

Heather Fortner: Yeah. I'm a super-visual person, so I think critical is the belief and the mindset that money is a tool. And so I have this vision in my head of all of the tools that I have learned in my life. They kind of reside in a big toolbox that I carry around with me and some of those tools maybe my education. They may be my EQ skills, they may be my analytical skills, they may be just random life skills that I have learned along the way but I've accumulated them in this toolbox of life that I carry with me. And quite honestly, visually being able to put my money, my portfolio as a tool in that toolbox and recognizing that I have the ability to learn how to use that tool to better inform the decisions that I make in life, to accomplish the goals that my family has set before us. That is a mindset shift of, "I am not beholden to my portfolio to live the life that we want to live."

Crystal Cooper: I love that. And it sounds like to me, if you're doing that, then you start stripping those labels away, figuring out which labels you want because there are going to be good ones and what types of passions you have and then being able to use your wealth to actually execute on those passions.

Heather Fortner: Yeah, and I think you asked a really great question yesterday, which I think is hard for people, but if money were not an object, what would you do with your life? And I think that what that question really gets to is what are you passionate about?

Crystal Cooper: I love that.

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Heather Fortner: What truly matters to you at the end of the day, when you strip it all away, what is the purpose for you? What is the purpose for your family and what do you want on your tombstone?" And when you can dig into that, when you can figure that out, it is much easier to mentally go into your toolbox and pull out the appropriate tools to help you achieve whatever those things are. But giving yourself the mental space and the creative license to be there and to think about those things freely and to dream. I think sometimes we don't give ourselves those freedoms.

Crystal Cooper: Yeah, I think you stopped doing that after a certain age. Right?

Heather Fortner: Like five.

Crystal Cooper: Right. You're like, "I'm done. No more dreaming." I think what's really interesting too, before we close out, all the people that work at SignatureFD are living in that. That's what's beautiful is we've created this culture that you get to live in your passions while, obviously, getting a paycheck and doing the things that you need. But everybody here is very, very passionate about what they do. If you look at our bio's, we all have our own Net Worthwhile on it. We are living what we are talking about with our clients.

Heather Fortner: And I think that that ultimately is what makes us different as advisors because I don't believe that people can authentically help others on the journey if they're unwilling or have not started or are attending to that journey themselves. And so being here at SignatureFD, we are so intentional about ensuring that not only does our culture support that journey but that we bring people on board who are passionate about walking that journey with others.

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Crystal Cooper: Yeah, I love that. Well, thank you so much, Heather, for joining us today. I really appreciate you taking the time.

Heather Fortner: Absolutely. Thanks for having me.

Crystal Cooper: And tune in next time. We will be here again next month talking about Net Worthwhile and the emotions that impact your financial decisions. Thank you.

Thank you for tuning in to Net Worthwhile, do more with your wealth. If you want to learn more about how to build your own net worthwhile, visit us at www.signaturefd.com.