

FINANCING YOUR LIFE

Building the Five Pillars of a Life Worth Living

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About the Author

Introduction

The Illusion of Success

After years of studying self-help, self-mastery, finance, spirituality, books, articles, and study guides, I realized something unexpected.

I not only enjoyed it—I might have something to add.

When I listened to authors and inspirational speakers, many of their concepts came naturally to me. Some were things I was already doing well. Others... not so much. And at times, their insights challenged my thinking—not just about finances, but about education as a whole.

Not the institution of education—that could be its own book—but the constant, everyday opportunity to learn.

From everyone.

Every perspective.

Every experience.

Every walk of life.

Each person carries a reality shaped by their experiences. And each one offers something to learn: lessons for success, warnings of what to avoid, reminders to listen better, opportunities to care more deeply. Even—and maybe especially—when I disagree with them.

Whether someone is adorned in riches or struggling to see the point of going on, I began to feel that my role was simple: be present and help when I can.

But I realized something important. If I wanted to be effective in that role, I had to be balanced myself.

Family.

Friends.

Work.

Play.

Emotional health.

Spiritual grounding.

Physical strength.

Financial stability.

All of it had to be better.

I know there are thousands of books and podcasts offering similar ideas—many repeated so often you can finish the sentence before the speaker does. My hope is not to regurgitate what's already been said. My hope is to offer real-life application. My experiences. My misalignment. My course corrections.

Part of my inspiration for writing this book comes from a belief that maybe—somewhere out there—someone needs it. But if I’m honest, it also comes from something more personal. It comes from what makes my life fantastic.

I believe in good and wholesome things. I believe good things find their way to you when you look for them and work relentlessly to facilitate them.

As a father of young children, I am bullish on their future—even in a world that feels increasingly chaotic. I constantly tell them:

“You can do whatever you want if you put your mind to it.”

“Don’t be afraid to follow what you love.”

“If you find a purpose you’re passionate about, chances are there’s a need for it. Solve that problem. Serve people.”

I’ve hoped and prayed for the best to come their way. I’ve been fortunate—blessed with strong family and friendships, and financial success. And yet...

At times, I’ve been unhappy. Maybe “unsatisfied” is more accurate.

One day it hit me. I was telling my kids to grab the moon—while I quietly refused to chase my own.

I was comfortable.

Secure.

Successful.

And lacking fulfillment.

The hypocrisy was impossible to ignore.

“Yes honey, you can do whatever you want.” “Don’t be afraid to follow what you love.”

And there I sat—day after day—working a routine 9–5 job that, if I’m being honest... drained me. It paid well. It offered security. It made sense on paper. But what were my actions teaching my children?

I thought about the day they might ask: “Dad, what were your dreams?” “What did you do to follow them?”

It would sound noble to say: “I put those things on hold to provide for you.” Country songs are written about that sacrifice. Movies celebrate it. Funerals praise it. But I don’t want my legacy to be postponed living.

As heroic as that sacrifice is—and it happens every day all over the world—I realized something uncomfortable: I don’t want to wait. I want to live in the thick of it.

The everyday chaos.

The small wins.

The hard days.

The spontaneous baseball games.

The windshield conversations.

RIGHT FREAKING NOW.

I want my kids to see me uncomfortable. I want them to see me put pen to paper and risk embarrassment. I want them to see me try.

This book will discuss financial beliefs and real-life situations—not because they are revolutionary, but because they are practical. Because they allowed me to begin aligning my life with what I actually say I believe.

Maybe something here will resonate with you. Maybe you'll say what I eventually said to myself: "I'm going to go for it."

As I've worked to embody that, I submit to you this book—and the windows into my life it contains.

Writing it is therapeutic. If it never sells a single copy beyond my mom buying one, I will still be proud. Proud that I showed my kids I wasn't afraid to be uncomfortable. Proud that I chose action over quiet resentment.

Pretty personal start, huh? Good. Because I want you to feel where I'm at as I write this.

I know I'm not the only person who has felt this tension. Somewhere out there, someone needs a push.

I've told people close to me for years: "If you want something, then go get it." Well... I'm going to get mine.

I'm done financing my life with time lent to causes I'm not passionate about—or that don't move my family forward.

I'm not financing fun. Are you?

Chapter 1

The Uncomfortable Start

“We have two lives, and the second begins when we realize we only have one.”

— Confucius

As with any pursuit of worth, things don’t happen overnight.

Where I am now is far better than where I was ten-plus years ago. I’ve gone from a heavy industry laborer to a partner in a multi-million-dollar company. I’ve invested in real estate and ventures. I own a beautiful home and a farm. I have a beautiful wife, kids, animals—the whole picture.

In many ways, I have freedom. I can come and go as needed. On paper, I live a comfortable, balanced life.

So why, at a relatively young age—I was 34 when I began writing this chapter—with more going for me than most accomplish in a lifetime, am I saying I was unsatisfied? Because I knew I could do more.

If you’re anything like me, you’ve studied dozens of self-help books and programs. Each one gives another insight into what your life could be. But how many of us actually take the next step?

Over the last decade, my life transformed. In many ways, I became the “success story” others look to. Family life? Strong. Social life? Full. Service? Meaningful. Financially? Blessed.

In fact, if I chose to stop working today, I could probably live the rest of my life off what I’ve built. So how is that not success? Because most of my finances came from chasing money—not passion.

I owned the company, but I was a slave to routine. Nine to five—or in my case, about 8:30 to 4:30—every single day. Owning a business isn’t easy. You work more hours in the beginning than you ever would as an employee. I’m not afraid of hard work. I’m not afraid of long hours.

But when you reach a point where you don’t enjoy any of it—when your mind goes numb just thinking about walking into work—you know something is off. You don’t have to love everything you do. No one does. But when you realize you don’t like any of it anymore, that’s different.

I had done the hard work. Taken the risks. Endured the grind. And it paid off. So I began asking myself: is this it?

I love the outdoors. I live on a small farm we work hard on every day. One morning, driving into the office, as the sun crested the mountains lining the highway, it hit me: I could spend every day on this farm. So why wasn’t I? Why was I driving past mountains I loved—every single day—rarely stopping to explore them?

I knew how to analyze a deal. I knew the cash flow I’d need. I knew how to find investments to increase income. What I lacked wasn’t knowledge. It was courage.

I could almost see ten-year-old me standing in the backyard with a BB gun, wondering what on earth I was doing. Was I pushing off the things I wanted to do because I

convinced myself I had to? I had reached the “this, this, that, and this” stage. And I was still scared.

What if I missed out?

What if my kids missed out?

By the time I finished that particular morning drive, I made a decision. I knew what I wanted to be when I grew up. Free with my time. And not just free—guilt-free freedom.

For years, I felt extreme guilt whenever I took time away from work. Most of it, if not all of it, was self-imposed. But without realizing it, my family was paying for that guilt. I wasn’t the cheerful person I typically am.

But eventually I understood something deeper. It wasn’t guilt. It wasn’t misery. It wasn’t even dislike. It was a spark. A persistent voice telling me there was something more I needed to do. Every time it flared up, I tried to suppress it. Until one weekend everything changed.

(When I began this chapter, I was 34. I’m now 37. Since then, we sold a portion of the business—which only deepened my desire for what comes next. My partners were family and closest friends, and honestly, they were the one thing I still genuinely enjoyed about work. But I couldn’t continue draining myself or them. Lack of purpose is a powerful motivator.)

I was driving from Northern Utah to Southern Utah. I’m a religious man, and that spark had grown into a flame. But I still didn’t have clear direction. I told God I would do whatever was best—for Him, my family, and me—if I could just get a little more clarity.

That night, in two separate conversations with two different friends—conversations that had nothing to do with my business or internal struggle—both of them mentioned selling shares in closely held businesses. Both mentioned starting something new. Both talked about following persistent feelings. Both said everything would work out.

Call it coincidence. Call it confirmation bias. Call it whatever you believe. For me, it was direction. Clear direction.

It would be uncomfortable.

Scary.

Possibly reckless.

But I had already said I would move forward if I was given clarity. I was. That following Monday, I spoke with my partners. And the journey continued.

Chapter 2

The Clarity You Don't Get to Keep

"Fear is a mile wide, and an inch deep."

As I said earlier, I try to be a spiritual man. I believe there is good around us. I believe, at our core, we are good. I believe there is a soul in mankind and a higher power that gave us the ability to choose our lives for ourselves. And I believe we can receive direction when we ask.

I had already started the wheels in motion to sell the business. My partners were understanding and supportive. The machinery of transition was turning. Now that I had taken the step... I expected the next one to light up.

Days passed.

Nothing.

Weeks...

Nothing.

Months...

Still unclear.

I knew what I could do. I knew how to generate income. I knew the deals I could pursue. But none of it felt like a direct answer. Even now—with the deal complete and this chapter being written—I still don't know exactly what I will do every single day. But here's what I do know: amazing things started happening the moment I moved forward.

I love speaking. I love mentoring. Since making the decision, I've had speaking engagements. One-on-one lunches. Dinners. Meetings with people who needed clarity or calm. People brought me opportunities. Deals. Ideas. Many didn't fit. Some did. Message received. Keep moving forward. Improve. Adjust. Accept course corrections when they come.

For years I've tried to live a life of purpose and direction. And every time I asked whether I was on the right path, the answer I received wasn't a destination. It was an instruction: keep moving forward. Not a plan. Not a guarantee. Just a direction. We want a lit runway. We get a single step. That's enough. Take it.

You cannot live in the past. "Should have" is worthless. Learn from it. Appreciate it. But don't live there. You cannot live in the future either. Don't dread a future that isn't here yet. And don't build your entire identity on one that hasn't arrived.

You can live in the now. Right now. Look around.

What is the sun touching?

What do you hear?

What do you smell?

What do you feel?

Fear will not disappear. It will constantly attempt to steal your peace. I have not mastered this—not even close—but I have learned you must push it aside. Focus on what is directly in front of you.

That does not mean recklessness. You must plan. You must prepare. You must be responsible. But too often we plan so much, work so hard, and build so aggressively that we forget why we're doing it.

I realized I had built an incredible farm and home—and I was mostly using it to sleep at night and work on weekends. One day I looked at my kids and saw them grown. Right there in front of me. That shook me. I had maybe five or six years left with my oldest daughter under my roof.

She wasn't deprived. She had a good life. But I wanted more of the small memories to be meaningful. Taking her to school—but more importantly, being home when she got back. Embarrassing her in front of her friends. Hunting and farming together. Windshield conversations for no reason other than going for a drive. That is present awareness.

If you're thinking you're nowhere near able to make a massive change right now—put finances aside. Start smaller. Take a walk one-on-one with someone you love. Call them. Text them. Start.

And here's the truth: money is emotionless. It's a tool. Nothing more. Relationships and time are the real currency. The only fear we should have isn't failing to accumulate wealth. It's failing to use our days well. It's losing someone too soon and realizing we chased transactions instead of memories.

But if we use the time we have intentionally—present and aware—we will be wealthy. And part of that wealth may include finances. But finances will never be the point.

Chapter 3

The Five Pillars—A Framework for the Rest of Your Life

“The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one.”

— Mark Twain

After I made the decision to exit the business, something unexpected happened. I started paying attention differently. Not just to finances. Not just to work. But to everything. To my body after a long week on the farm. To whether I had actually listened when my wife spoke that morning. To the quiet I felt walking the fields at dusk versus the noise I carried home from the office.

In the seasons where I felt most alive—most like myself—I wasn’t doing one thing right. I was doing several things right at the same time. And in the seasons where I was quietly miserable, it was never just one thing broken. It was a cluster of things, slowly pulling the whole structure sideways. That observation became the backbone of everything ahead.

The Framework

Think of a well-built structure—a barn, a bridge, a home. It doesn’t stand because of one perfect beam. It stands because every support is doing its job. Remove one and the others strain to compensate. Remove two and you’re watching a slow collapse. Your life is the same.

I’ve identified five areas that, when tended to consistently, produce the kind of life worth living. I call them the Five Pillars: Physical. Spiritual. Mental and Emotional. Social. Financial.

Each one gets its own chapter. But they are not independent—they are interdependent. What you do in one pillar either strengthens or quietly undermines the others. These connections are not theoretical. I’ve lived them.

The Kobe Standard

I think about Kobe Bryant more than most people would expect me to. Not because of the championships. Not even because of the work ethic—though that matters. I think about him because of what his obsession was actually aimed at. People assume elite competitors are fixated on beating others. I don’t believe that’s the deepest truth.

The deepest truth is that the best people in any field are obsessed with becoming the best version of themselves. Kobe studied film not just to scout opponents—but to eliminate every gap between who he was and who he knew he could be.

He wasn’t just physically dominant. He was mentally disciplined, emotionally controlled, intellectually voracious about the craft, and—especially later in his career—spiritually grounded in a sense of purpose larger than basketball. Five pillars. All of them tended. That is what it looks like when someone refuses to let any area of their life rot while investing everything in another. That is the standard.

How to Use the Chapters Ahead

Each of the next five chapters focuses on one pillar. I'll share what I've learned—from making mistakes, from watching others succeed and fail, and from the ongoing experiment of my own life. I'm not a guru. I'm a guy who has thought about this a lot and tested most of it.

At the end of each chapter, you'll find journal prompts. This is not decoration. The prompts are the work. You can read this book and feel inspired for a week, or you can use it as a tool to actually change something. The journal is how you bridge those two outcomes. Reading creates awareness. Writing creates change.

As you read each pillar chapter, rate yourself honestly. Not against anyone else—against your own standard. Where are you right now in each area? Where do you want to be in a year? That gap is not a source of shame. It is a source of direction.

Perfection is not the assignment. The goal is honest awareness and consistent effort—to notice when something is leaning too far and have the courage to correct it before the whole structure shifts.

I have neglected every single one of these pillars at some point. And every time I came back to the framework—every time I asked myself honestly what was off and why—I found my footing again faster than I expected. That is the value of a framework. Not that it prevents you from falling. But that it gives you something solid to return to when you do.

So let's build it. One pillar at a time.

Chapter 4

Physical Success

“If you don’t make time for exercise, you’ll probably have to make time for illness.”

— Robin Sharma

I am not a beacon of health.

I’m not a health guru. I don’t follow every diet trend. I don’t know the latest hacks for getting shredded or building massive gains. What I do know is this: I love being active. I love being outdoors. I love the mountains. I love hiking over the next peak just to see what’s there. And I know I can’t do any of that if my body won’t let me.

I’m not up at 5 a.m. every day grinding through two-hour workouts. But I do move and exercise most days. I love food—I enjoy different kinds of food. But I try not to be gluttonous. Moderation. That’s the word. I’m playing the long game.

I have kids who need me to be active for another decade or two. And if I’m blessed, I’ll get to do the same with my grandkids. I can’t do that from a hospital bed.

Now, I know accidents happen. I know some are born with limitations or face illness outside their control. In those cases, do the best you can with what you have. Be grateful for your body. For its potential. For what it can do right now. Then make it better.

You cannot neglect your body for decades and expect it to carry you through your purpose. I’ve seen men and women reach incredible heights in wealth or recognition, only to be cut short by preventable disease or avoidable neglect. The mountain feels impossible to climb after years of ignoring it.

So start now. Wherever you are. Maybe it’s a short walk. Maybe it’s cutting one thing from your diet. Maybe it’s stretching ten minutes a day. Commit. The moment you commit, you feel better. As your body strengthens, other challenges feel less overwhelming.

And here’s the truth we’ve heard our whole lives: “If all else fails, we still have our health.” We can become rich, broke, rich, broke multiple times in life. But we only get one body. One set of lungs. One heart. A limited number of breaths.

When we see an expiration date on milk, we don’t hoard it and hope it lasts forever. We use it. Life is the same. Don’t board up the windows trying to survive storms so cautiously that you miss the sunny days.

I want a worn-out body when my last breath comes. Not one preserved, unused, and scarless. I want a body that climbed mountains. Worked fields. Carried children. Built fences. Danced at weddings.

As I’ve said before, I live on a small farm. We believe we are stewards. Just as we work on ourselves, we work on the land—leaving it better than we found it. Animals, fences, gardens, trees—they depend on us.

But it’s not the chores that remind me why health matters most. It’s the summer evenings.

We finish watering the garden. The sun lowers. Shadows stretch across the field. Cool air rolls down from the mountains. Kids from the neighborhood drift toward our place. Baseball starts. Parents gather. Laughter builds. Music plays.

And before long, even the adults are in the game.

Running in cowboy boots.

Laughing.

Out of breath.

Happy.

In those moments, I am deeply grateful for my body—even knowing I'll feel it the next morning. That is the fruit. That is the reward.

Some of you reading this are in that same phase of life. You feel how quickly it moves. Wherever you are—commit. Re-commit. You are your children's memories. You are their childhood. Throw the ball when they ask. Go for the walk. Listen to the story. Be there—actively.

Recently, I attended a viewing for the father of a dear friend. On the drive home, I asked my wife: "What will our kids remember?" "What will they say at our funeral?" Not in a vain way—I'd rather they bury me somewhere peaceful and go live fully. But the question mattered. The baseball games came up again. And we recommitted—starting with our physical health—to be there as long as we can.

Because physically, we need you here. Don't cheat the world of your presence through neglect or self-harm. On your darkest days, remember you are needed. Sometimes your best self is simply being.

For those wondering what consistency looks like for me:

- Daily walks with my wife—spiritually, emotionally, and logistically connecting.
- Short weight sessions or stretching after walks— 20 to 60 minutes.
- Physically demanding Saturdays on the farm.
- Hiking when I can—which lifts my spirit as much as my body.
- Sundays as rest and review.

Wherever you are on the scale—make a plan for consistency. Not intensity. Consistency. Play the long game.

Physical Pillar Journal Prompts

Weekly Physical Reflection

Write a short review of the past week:

- How did I care for my body?
- Where did I show discipline?
- Where did I neglect my health?
- What obstacles appeared?

- What small improvements will I make this week?

Weekly Physical Goals

Write 3–5 goals for the coming week:

- Movement / exercise goals:
- Nutrition goals:
- Sleep / recovery goals:
- Outdoor or recreation goals:

Daily Prompt Ideas

Rotate these through the week:

- “Today I moved my body by...”
- “My energy level today was affected by...”
- “One physical habit I am proud of today is...”
- “Tomorrow I will improve by...”

Monthly Reflection

- What physical habit improved most this month?
- What habit slipped?
- How do I feel physically compared to last month?

Chapter 5

Spiritual Health

“The want of goods is easily repaired, but the poverty of the soul is irreparable.”

— Michel de Montaigne

“I have so much to do that I shall spend the first three hours in prayer.”

— Martin Luther

Where do I even begin here?

Personal experience tells me that when I am not spiritually aligned—not in tune with myself and my Creator—I am not excelling in any other area. This is the binding glue. If this pillar weakens, the others eventually crack.

I believe we are spiritual beings with divine potential. I believe God—the Creator—desires to see us grow into that potential. I believe we are meant to lift one another, to participate in something greater than ourselves.

But here’s the truth: we cannot lift someone higher than we currently stand. If we want to elevate others, our souls must expand first.

We measure everything else. We track physical health. We test IQ. We monitor bank balances. We measure social influence. But what measures the soul? There is no online litmus test for spiritual alignment. This is where we go quiet. This is where we sit, pray, listen, reflect.

Honesty is the only method that works here. You cannot lie to yourself. And you cannot lie to your Creator.

Spiritual growth is urgent—but it is not a race. No one can transfer their spiritual strength to you. At times, this journey is lonely. And that loneliness is not a flaw—it is formation.

Christ withdrew into the wilderness for forty days before beginning His ministry. Countless others throughout history have sought quiet before stepping into purpose. Because something inside us knows we are capable of more than we can currently explain. We feel the potential before we fully understand it.

A man or woman who has clarity in their soul about who they are becoming is already halfway there. Growth becomes a partnership—one that can be experienced, but not fully explained.

When we step back from the noise and realize that most of the “stuff” in our lives is just that—stuff—perspective changes. Our spirit is the one thing that endures beyond possessions.

To love yourself spiritually is not indulgence—it is stewardship. It is recognizing weakness and fortifying it. It is healing wounds that are not visible. It is investing in eternal character, not temporary appearance. Spiritual wounds can take longer to heal than physical ones. But they are our truest self.

I don’t want the reader to think I’ve fully mastered this. I say and do things that aren’t always congruent with how someone on a genuine spiritual journey should act. But I

can attest to the power of trying. Faith is, in fact, the action of belief—so have faith and move forward.

When you begin to see yourself spiritually, daily inconveniences shrink. A single bad day pales in comparison to a decade. A lifetime shrinks when measured against eternity. A healthy soul thinks generationally.

Now, what are our resources? First, awareness. You must recognize there is a spiritual hunger within you.

For me, scripture and faith communities have helped clarify how to be better. But I learned something important: when I sought spirituality to impress others, it weakened me. When I sought spirituality to align with God, it strengthened me. The work begins inward.

When you truly examine yourself—strengths, weaknesses, intentions—and approach your Creator humbly, growth accelerates. You bring your plan. You admit your flaws. You ask for help. You accept correction.

Pay attention to what stirs your soul. But remember—reading is not growth. Application is growth. Just like muscles require resistance, your spirit requires discipline. It takes nourishment, consistency, reflection, and action. And it takes desire.

There is no “fake it until you make it” here. You may fool others. You will not fool yourself. You will not fool God. This pillar is not competitive. It is not performative. It is you, and your soul.

External sanctuaries matter too. You need places where noise fades. Maybe it’s a church. A temple. A quiet room. A mountain ridge. A lake at sunrise. Nature has often been my sanctuary. When I quiet my mind in those places—truly quiet it—I receive clarity. Not always dramatic revelation. Sometimes simple conviction. Sometimes peace.

Spiritual growth is not passive sunset watching—though those moments are beautiful. It is disciplined reflection. It is intentional listening. It is courage to act on what you receive.

Humility plays a massive role here. I’ve had moments where advice offended me—only to later realize it was accurate. Growth requires the maturity to examine correction rather than reject it.

Prayer is communication—not monologue. It is belief that you are speaking to someone who hears you. Meditation, for me, is often the stillness after prayer—mapping out how I will act on what I’ve felt prompted to do.

We all know people who radiate something different. They are peaceful. Confident without arrogance. Kind without weakness. They break generational cycles. They serve quietly. They forgive freely. You cannot fully explain it—but you feel it. Someday, I hope to be one of those people. That is why I do the work now.

Spiritual Pillar Journal Prompts

Weekly Spiritual Reflection

- When did I feel most peaceful this week?
- When did I feel spiritually disconnected?
- Did I create quiet time to listen and reflect?
- How did I serve or uplift someone?

Weekly Spiritual Goals

Write 3–5 intentions:

- Prayer / meditation time:
- Study or learning:
- Service or giving:
- Quiet reflection time:
- Nature or solitude time:

Daily Prompt Ideas

- “Today I felt guided when...”
- “Today I am thankful for...”
- “A lesson I felt impressed to learn today...”
- “Someone I can serve tomorrow...”

Monthly Reflection

- What spiritual habit strengthened most?
- Where do I feel growth?
- What is God / my conscience prompting me to do next?

Chapter 6

Emotional Health & Mental Strength

“You are valuable just because you exist. Not because of what you do or what you have done, but simply because you are.”

— Max Lucado

I am not a medical professional. I deeply respect those who are. In my lifetime, the stigma around mental and emotional health has shifted dramatically. Today, there is far greater awareness—and that is a blessing.

Mental health became deeply personal to me when I watched my grandfather—one of the sharpest minds I’ve ever known—slowly fade into Alzheimer’s disease. It became even more personal when peers of mine took their own lives.

So let me say this clearly: we need you. Just you. There is no replacement for a human being. When someone leaves this world—especially by their own hand—the void is permanent.

If you are reading this and struggling with thoughts of harming yourself, please seek professional help immediately. In the United States, dial 988 for the Suicide & Crisis Lifeline. Reach out to a trusted friend. A counselor. A doctor. Your absence would be devastating. You are needed.

For those who are not in crisis—emotional and mental health still require discipline. Even if you are in a strong place right now, someone close to you likely is not. Reach out. Send the text. Seeking professional help is not weakness. It is strength.

It is easy to drift into irritability. Cynicism. Constant frustration. We do not get to choose every circumstance in life. But we do choose our response. Gratitude is a powerful starting point. When we pause long enough to acknowledge what is working—even small things—our perspective shifts.

A neighbor once told me: “I’m not a glass half-full or half-empty guy. I’m just grateful I have a glass.” That stuck with me.

Emotionally balanced people are not emotionless. They feel deeply. But they are slow to anger. They create space between stimulus and reaction. Cool heads prevail.

Mastering emotions doesn’t mean suppressing grief. When loved ones pass, grief is natural and necessary. Mental strength is not pretending everything is fine. It is choosing growth when it would be easier to spiral.

I journal daily. Mondays often begin with: “I am...” And I write who I am—and who I intend to become. “I am a loving father and husband.” “I am disciplined.” “I am financially wise.” “I am a peacemaker.” Some statements describe who I already am. Others describe who I am becoming.

Tuesdays: “I am grateful for...” Wednesdays: “I am grateful for ____ because...” That “because” forces clarity. Thursdays: “I am grateful for my wife because...” Fridays: wins from the week. Saturdays: present with family. Sundays: review and plan. This rhythm gives my mind direction.

You also cannot stop learning. Ideas alone do not build wealth—execution does. But action is impossible if emotion sabotages you. “What if I fail?” “What if they think I’m foolish?” The only way to quiet those voices is repetition. You act. You learn. You adjust. You act again. Confidence compounds.

Emotional and mental strength are about resilience, not perfection. When everything feels chaotic, identify what is within your control. Act there. One step. Then the next. When you fall—because you will—you will get back up faster. Keep moving forward.

Mental & Emotional Journal Prompts

Weekly Reflection

- What emotions showed up most this week?
- What triggered stress or anxiety?
- What brought joy or peace?
- Where did I grow mentally?

Weekly Mental/Emotional Goals

- Learning / reading goals:
- Gratitude goals:
- Emotional regulation goals:
- Personal growth goals:

Daily Prompt Ideas

Rotate through:

- “I am...”
- “I am grateful for...”
- “I am grateful for ____ because...”
- “I am proud of this week because...”

Monthly Reflection

- What mindset shift helped me most?
- What thought patterns need to change?
- What new knowledge changed my perspective?

Chapter 7

Social Wealth

“We cannot live only for ourselves. A thousand fibers connect us.”

— Herman Melville

“Each friend represents a world in us, a world possibly not born until they arrive...”

— Anaïs Nin

We talk about success constantly in terms of money, achievement, growth, and recognition. But success that costs you your relationships is not success. It is slow bankruptcy. Relational bankruptcy.

You can build companies. You can build assets. You can build a reputation. But if you fail to build relationships, the foundation eventually cracks.

I learned early that relationships multiply everything. Joy multiplies. Opportunities multiply. Even finances multiply through relationships. But the opposite is also true. Isolation multiplies problems. Bitterness multiplies conflict. Relationships either multiply your life or quietly dismantle it.

Be grateful for the people in your life who multiply joy. Be aware of those who consistently multiply problems. Love them. Be kind. But it is okay to limit access.

Leadership Begins at Home

It is easy to be impressive in public. It is harder to be present at home. The most important leadership role you will ever hold is invisible to the world.

Your spouse. Your children. Your closest friends. These relationships do not thrive by accident. They require intention—intentional attention and effort. If you don’t plan for relationships, you will eventually see erosion. Just subtle drift. Fewer conversations. More “I’ll catch up later.” Drift is dangerous because it feels harmless. Until years pass.

One of my ongoing goals: to never leave a room without impacting someone for the better. That goal forces presence. It turns ordinary rooms into opportunities. These tiny moments are life itself.

We often hear quality time as if it exists separately from quantity. It doesn’t. Quality time requires quantity. You cannot build meaningful relationships on leftovers.

Presence creates opportunity. Opportunity creates connection. Connection creates trust. Trust creates influence. And influence creates legacy.

Time is not found. Time is allocated. Phones receive hours. Work receives hours. Entertainment receives hours. Relationships often receive what is left. Anyone with kids has probably heard it: “Why are you always on your phone?” It’s both heartbreaking and hard to explain. Part of the reason I can provide for my family is the ability to work from my phone. But am I really present when I’m always on it? That question drove my wife and me to structure our time intentionally—so the people we love get our full attention, not what’s left over.

That realization hit me one evening during those summer baseball games in our field. Those moments were not accidents. They were the result of choosing to be available. Choosing to be interruptible. And those choices created memories that create bonds that create legacy.

Every meaningful opportunity in my adult life has come through relationships. None of them came from isolation. They came from trust. Trust takes time to build and seconds to break. Your reputation travels faster than you do. People remember how you made them feel.

Success attracts attention. Character attracts trust. Trust opens doors that money cannot.

Weekly Relational Intentionality

Relationships drift when they are unmanaged. We plan finances. We plan workouts. Why not plan relationships? Weekly relational goals prevent drift.

- Schedule one-on-one time with each child.
- Plan a date with your spouse.
- Call a parent or grandparent.
- Reach out to a friend you haven't spoken to recently.
- Write a thank-you message to someone who influenced you.

You become like the people you spend time with. Their habits influence yours. Choose your circle intentionally. Find people who encourage growth, value integrity, seek improvement, and celebrate others' success. Be that person for others.

Social Wealth Is Built Daily

Relationships do not require grand gestures. Just consistent attention. A conversation. A walk. A phone call. A shared meal. A moment of listening.

Just like investments compound financially, relationships compound emotionally. And unlike money, relational wealth cannot be replaced once lost. Invest in people. Show up. Listen more than you speak. Lead first at home.

Live intentionally in this area and you will become wealthy in love, appreciation, laughter, joy, and compassion.

Social Pillar Journal Prompts

Weekly Reflection

- Who did I spend meaningful time with?
- Where did I show up intentionally?
- Where did relationships drift?
- Who might need encouragement this week?

Weekly Relationship Goals

Write 3–5 actions:

- Date night or partner time:
- One-on-one time with children:
- Call or visit family:
- Reach out to a friend:
- Express gratitude to someone:

Daily Prompt Ideas

- “Someone I impacted today...”
- “Someone who impacted me today...”
- “A conversation I’m grateful for...”
- “A relationship I will strengthen tomorrow...”

Monthly Reflection

- Which relationships grew this month?
- Which need attention?
- How did I lead at home?

Chapter 8

Financial Freedom

“Beware of little expenses. A small leak will sink a great ship.”

— Benjamin Franklin

Money is one of the most misunderstood tools in modern life. We talk about it constantly. We chase it relentlessly. We measure success by it. And yet, very few people ever stop and ask what it is actually for.

For most of my life, I thought financial success meant net worth. But over time, something shifted. Net worth stopped exciting me. Freedom started exciting me. Time freedom. Choice freedom. Peace freedom.

I’m not against wealth. But net worth is a terrible life goal. It’s a scoreboard. The real goal is the life the scoreboard enables. You can have a massive net worth and still be trapped—by obligations, lifestyle, expectations, stress. I know people worth millions who cannot step away from work for a week without anxiety. That is not freedom. That is golden handcuffs.

Financial freedom is not the ability to buy anything. It is the ability to choose how you spend your time. Those who chase net worth for its own sake are not free. Those who stall and do nothing fall into bondage through endless work or debt.

I don’t love debt. Debt can be a tool. But it is a dangerous one. Debt removes margin. Debt removes flexibility. Debt removes peace. I have watched people lose sleep, relationships, and health trying to maintain a lifestyle built on borrowed money. For what?

Simple living is not deprivation. It is power. Living within your means is exciting—every month you gain margin, every month you increase options. Avoid lifestyle and consumer debt. Focus on buying assets.

I love firm assets. Land. Real estate. Businesses. Investments that produce cash flow. I have far more excitement about an asset that produces income than an item that produces attention. One builds freedom. The other builds pressure.

Wherever you are, keep it simple. Complex often equals fragile. Spend less than you earn. Invest consistently. Avoid unnecessary debt. Think long term. Stay patient. That doesn’t make headlines. But it builds real wealth.

Why pursue wealth? To support the other pillars and enable good.

Money amplifies who you already are. If you are generous, money expands generosity. If you are stressed, money expands stress. Money does not fix misalignment. It magnifies it. That is why financial freedom must follow the other pillars.

The real goal is to design your life intentionally. To choose how you spend your days. To be present with your family. To pursue meaningful work. To rest without guilt. Financial freedom is the ability to say: “I choose this.” Not: “I have to.”

You do not need a perfect plan to start. You need a direction. Move toward freedom. Move toward simplicity. Move toward margin. Build a life that money supports—not

one that money controls. Because the greatest return on investment is a life you are actually present for.

How We Built It

Living within your means is the starting point, but it becomes more manageable as you expand what you earn. That is how my family and others I know did it. We focused on our business and core assets first, then invested outside with trusted operators and wise people. Over time, small investments added up to meaningful streams of income.

We tried hard not to let lifestyle expand to consume those new streams. That is difficult—and we didn't always succeed. But the discipline was to reinvest rather than spend. Let the velocity of money keep working.

For our family, real estate was the catalyst: multifamily, development, single-family, and syndicated deals, in both general partner and limited partner roles. It sounds spread out. It wasn't. I found a handful of operators who did what they said they would do, and we continued to reinvest with them. It grew over time.

We also invested small amounts in startups, venture capital, and private equity—positions where a total loss wouldn't sink the boat. Those weren't meant to build the foundation of our wealth, but hopefully to expand it meaningfully once we could afford to take that kind of risk.

Eventually that led to purchasing businesses outright. Many business owners today—especially those approaching retirement—are looking for an exit and don't have one. That's an opportunity worth paying attention to.

After exiting my own business, financial advisors and trusted partners have been excellent stewards of compounding what we'd built. We don't touch that portion—we let it grow.

My wife and I have always wanted a ranch and the lifestyle that comes with it. The farm was the gateway. Since then, we've purchased a larger ranch and are working hard to improve the water, fencing, and grazing—being good stewards of the land. Our kids are growing up working that property, and they've started building their own social media and YouTube presence around it. Maybe that becomes a generational business tool. Maybe it just becomes generational memories. Either way, the finances made it possible.

You don't need to do everything. Reading back through this, it might sound like we cast a wide net. We didn't. We focused on cash flow first. We increased income and lived well within our means. The money we saved, we reinvested. We let the flow of money keep working. Real estate was our catalyst. Maybe a business, a skill, or a service will be yours.

My wife also owns and operates a successful business in the dance world. We wanted tax efficiency and consistent cash flow. We've operated on minimal debt, and some may scrutinize that. But the debt we do carry is productive, manageable, and being reduced.

What should you do? Educate yourself. Read books about building wealth in areas you're genuinely interested in. Don't just chase money. My wife and I thought we wanted to do short-term rentals, so we read everything, converted a property, and tried it. We loved it. Then the county changed the rules. Because we had educated

ourselves and built in backup plans, we repositioned successfully. That property is still a great investment. We hold the entire world of knowledge in our pockets. There are no excuses—only decisions.

There isn't one path to financial freedom. The more people I meet, the more amazed I am at how differently people have built their own financial lives. Learn from one another. Stay humble. Don't compare—comparison is the thief of joy. Seek mentorship, not validation.

Finally, I've realized that whatever I've accomplished financially is a rounding error compared to others. And that is entirely okay. This isn't a competition with them. It is a personal measure of progress—another pillar to improve and strengthen.

I didn't share the exact steps of how we built our financial standing, because the specific path matters less than the process. Recognize your interests. Educate yourself on how to monetize them. Then do it—usually alongside someone who has done it before. If you fail, fail quickly and move on. Don't bet everything on unnecessary risks, but don't hoard your eggs until they rot either. Take your educated chance.

Financial Pillar Journal Prompts

Weekly Financial Reflection

- Did my spending align with my priorities?
- Did I move closer to financial freedom?
- Where did money create stress?
- Where did money create peace?

Weekly Financial Goals

- Savings or investing goals:
- Debt reduction goals:
- Learning / financial education goals:
- Income growth actions:

Daily Prompt Ideas

- “Today I spent money on... was it intentional?”
- “One financial habit I improved today...”
- “One financial decision I will make tomorrow...”

Monthly Reflection

- Net progress this month:
- One financial win:
- One financial lesson:
- One action to simplify my finances next month:

Chapter 9

Putting It All Together

“We are what we repeatedly do. Excellence, then, is not an act, but a habit.”

— Aristotle

If you have made it this far, you already know this book was never meant to be a collection of perfect answers. It was meant to be a framework. A lens. A push. A reminder that a successful life is not built in one category. It is built in balance.

Yet the longer I live, the more obvious it becomes that imbalance is the root of most dissatisfaction. People burn out physically while chasing money. People isolate socially while chasing careers. People feel empty spiritually while chasing achievements. And the cruel irony is that many achieve the very thing they chased... and still feel like something is missing. Because something is. Balance.

The Five Pillars Were Never Meant to Stand Alone

Physical health gives you energy to live your life. Emotional health gives you resilience to handle it. Spiritual health gives you meaning within it. Social health gives you people to share it with. Financial health gives you freedom to choose it.

Remove one pillar and the structure weakens. Ignore two and it becomes unstable. Ignore three and eventually it collapses. Success in one pillar does not compensate for neglect in another.

Balance is the goal. Perfection is not the assignment. Progress is. You will drift out of balance. You will neglect areas. The goal is not to never drift. The goal is to notice the drift and correct course. Again and again. Year after year. This is a lifelong practice.

The Journal Is Where Life Meets Intention

Reading creates awareness. Writing creates change. Thinking about your life is helpful. Designing your life is powerful. This is why the journal matters.

Without reflection, weeks blur into months. Months blur into years. The journal interrupts that drift. It forces reflection. It forces intention. It turns hope into action.

Most people think the biggest risk in life is failure. It isn't. The biggest risk is drifting. Drifting into routines you never chose. Drifting into careers you never designed. Drifting into years you cannot get back. Drift steals decades. Intentional living is the antidote.

You do not need to overhaul your life tomorrow. Start paying attention to your physical health. Start strengthening your relationships. Start feeding your spirit. Start building financial margin. Start writing. Start reflecting. Start choosing.

What This Is Really About

This book is not about productivity. It is not about money. It is not about optimization. It is about living on purpose. Being present. Being intentional. Being aligned.

Because in the end, the measure of a life will not be a number on a balance sheet. It will be the people you loved. The memories you created. The growth you pursued. The impact you left behind.

As you work through these five pillars, you will recognize your strengths and your weaknesses. And you will be okay with that—because you will know that growth is up to you. Others will help along the way, but you can't get help where you don't know you need it. Be honest with yourself. Stop being embarrassed by where you are. Be the genuine, imperfect, striving person you want to become. Our world is starving for authentic people.

A well-lived life is a balanced life. And that life is built one intentional day at a time. Are you going to build it?

I hope to meet you someday—to hear your stories and see how, looking back at your journals over the years, you can trace your own growth. I've done that. I have looked back on these journals during big decisions and seen my trajectory not just over days, but over years. When I looked back five years and found I had written on the very topic I was debating, I realized I was exactly where I said I would be. That gives me courage to take the next steps.

It has also helped me recognize when I've gone off course—sometimes with gratitude for the pitfalls I avoided, and sometimes as a prompt to refocus.

I am not sharing these pillars as untested concepts. They are pillars I have worked on and journaled for nearly twenty years. That practice has shaped me into a better person. I know it can help anyone. And I am genuinely interested in helping as many people as possible.

I hope this helps you. But in large part, that is up to you.

Now go build it.

Weekly Life Planning (All Pillars Together)

Write five goals in each pillar every week:

- Physical:
- Spiritual:
- Mental / Emotional:
- Social:
- Financial:

Then write:

- The 3 most important actions for today:
- How did last week go?
- Affirmations for how this next week will go:

About the Author

Colton McSwain is a business consultant, entrepreneur, investor, and father based in Northern Utah. He is the founder of CBM Legacy Consulting, LLC, a firm built to serve owner-operated businesses through the lens of structure, culture, and lasting legacy. His consulting work sits at the intersection of operational systems and owner identity—because he believes, deeply, that most business problems aren't business problems at all. They are owner problems showing up as business problems.

Colton's path was not linear. He began his career in heavy industry before buying and co-owning a multi-million-dollar business—eventually navigating a full partner buyout that tested him financially, relationally, and spiritually. That experience became the crucible from which much of this book was forged.

Alongside his consulting practice, Colton and his wife, Hailee co-own Onstage, a dancewear and drill team outfitting business that serves schools and programs across multiple states. His investment background spans residential and commercial real estate, business acquisitions, multifamily syndications, and private equity—with a philosophy centered on cash flow, stewardship, and long-term thinking over short-term noise.

Colton and Hailee own and operate Maple Creek Farm and Ranch, with properties in Utah and Idaho, where they are raising their children, working the land, and building something they hope will outlast them. The farm is more than a lifestyle—it is a living expression of the values this book is built on: stewardship, presence, generational thinking, and the belief that freedom is built quietly, over time, through intentional choices.

He has been journaling the framework inside this book for nearly twenty years. The Five Pillars are not a theory. They are a practice—tested in the ordinary days of farm chores and school pickups and late-night business decisions, and in the harder seasons of doubt, transition, and redirection.

Colton writes and consults from a genuine desire to help people build lives they actually want to live—and businesses that support those lives, rather than consume them.

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