How often have you heard people say they live for the weekend, holidays or time away from work? We learn from an early age that work is bad, negative, a chore; time off work, on the other hand, is good, life affirming and pleasurable. But why is this? What if work and play seamlessly interacted so that you enjoyed all of the week equally instead of just the two days at the end of it?

The work thing
On average we spend some 40 hours a week working – until we are around 60 years old. We often spend more time with our work colleagues than we do our families. But instead of considering it the daily grind we should concentrate on what it is about our career that makes us happy. Think back to what made you choose this path in the first place. What aspects of your profession do you enjoy the most? And how much time do you actually spend doing them?

Some time ago, during a regular business meeting, my colleague Suzanne and I were discussing those aspects of our roles that gave us the most and the least pleasure. We independently concluded that we most enjoyed the interaction with clients, the creative planning process and the satisfaction that resulted from our clients’ financial security. From this realisation, we began to remodel our business to focus on what we were best at and derived the most pleasure from.

It is all too easy to become bogged down with aspects of the business that are emotionally draining, not financially rewarding and that make us miserable. As dentists it is your clinical work that brings financial rewards and it is practicing dentistry that made you want to go into the profession in the first place. Yet many dental professionals spend a considerable amount of time involved in non-clinical activities such as running the day-to-day business, despite the fact that a manager is employed to do so.

Time to de-compartmentalise
From earliest childhood we are taught boundaries, rules and limitations. We enter adulthood believing that our life is made up of three separate parts; work, rest and play. We talk about the work/life balance, prioritising our careers and ambitions with our families and personal lives. At the end of the week, you lock the practice doors and go home, leaving work behind. You take holidays to give yourself a break from work and return invigorated – for a day, if you're lucky. You are that hamster perpetually running in the wheel.

By compartmentalising our lives, we are drawing down the shutters between different aspects of our existence. Yet how

The future starts today
We spend most of our life at work, so it pays to start liking the work we do. Peter Dunn explains
Financial planning today

We have to teach ourselves that work does not always equal drudgery and learn afresh that it can be pleasurable to spend time meeting new people, who share a common goal, and can be pleasurable to spend time working with them. The realisation that we actually enjoy our profession may lead to questions about retiring. Does a painter stop creating works of art just because they have reached 60, or a writer put down their pen, never to pick it up again? The idea that someone who loves their work should give it up because they have reached a certain age sounds ludicrous in these circumstances but it can be applied to anyone who is passionate about what they do. In this case holding off doing all the things you dream of until you retire – and planning your finances around this notion – needs readjusting.

Instead of developing a clear image of what you want to do when you retire, consider what can be done to make your life more enjoyable right now – and plan your finances accordingly. Planning decisions must not be based on work, rest and play as separate entities but on your life as a whole.

It's only work

Since our meeting, Suzanne and I have implemented changes to our business that have set a new set of wheels in motion. It won't happen immediately but our business strategy clearly sets out a methodology that means we can do more of the activities we enjoy and hand over the rest to carefully chosen colleagues equipped to undertake them. With our chosen business plan in place, I can honestly say that since I've stopped thinking of work as a separate part of my life, it has ceased to become such a chore. Life is more fun; my work more enjoyable.

Financial planning can also be a much more enjoyable experience if we don't just think of it in terms of our life once work ceases. Armed with this liberating information learning to juggle life, work and the bigger picture becomes more like playing catch with a single ball – simple.

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About the author

Peter Dunn is director and senior consultant for Heritage Financial Advisers, a team of independent, fee-based financial planning specialists dedicated to the dental sector. Peter has more than 20 years experience of working within the dental industry in financial services companies allied to Dental Business Solutions and Practice Plan. In 2001, he relocated to Newbury with what is now Heritage Financial Advisers and assumed joint control of the company in 2003. To contact him, call 01635 48727 or email info@hfadvisers.co.uk.

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Financial planning is vital in ensuring you get the most from your newly united life. Instead of only considering what you will do once you cease working, you can seize the day and start living for the moment. Life is flexible and we all learn to adapt to our changing circumstances. But at our core we are the same person, we have the same hopes and dreams, it’s just that they sometimes get buried and forgotten. Financial planning should marry seamlessly with life planning – and by that we mean considering what it is we want to achieve, the aspirations we have, what makes us happy.

The realisation that we actually enjoy our profession may lead to questions about retiring. Does a painter stop creating works of art just because they have reached 60, or a writer put down their pen, never to pick it up again? The idea that someone who loves their work should give it up because they have reached a certain age sounds ludicrous in these circumstances but it can be applied to anyone who is passionate about what they do. In this case holding off doing all the things you dream of until you retire – and planning your finances around this notion – needs readjusting.

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