

## Financial advisor shows how money, happiness go hand in hand

### Finances > Skeels Cygan has clients all over the state, including LA

Managing money, planning retirement and making wise financial decisions can be a difficult process. Donna Skeels Cygan is a financial advisor that helps clients all over the state.

Her new book “The Joy of Financial Security,” aims to continue educating her clients about handling money. The focus of the book explains how to determine human capital — the ability to earn money, track net worth, monitor savings and spending and the basics of estate planning. Skeels Cygan offers tools and strategies to make people understand where they are and how to move to where they want to be. “The key is to find a healthy balance with money and happiness,” Skeels Cygan said.

Skeels Cygan started her financial planning firm in 1998 in Albuquerque. She sold the business in 2007 and decided to get out of the “rat race” and focus on other priorities, such as family obligations. After the financial collapse in 2008, she was contacted by former clients who wanted her to make a return to financial advising. In 2010, she started Sage Future Financial, a small firm in Albuquerque. She currently works with 40 clients throughout the U.S., including three in Los Alamos. “I want to get the word out to people about financial advising more than the firm can reach,” she said of her book.

Skeels Cygan uses many aspects in consulting with clients, including economics, finance, neuroscience and psychology. “All of these aspects are important on how to equate happiness and money,” she said.

She wants to emphasize the issue of how to use money to enjoy life. A few tips the book outlines are:

- Not giving money too much power
- Useful tools to keep money in its place
- Family values and relationships
- Avoid getting carried away with material things

“All of these things combined makes for a rich life,” she said. The book also shows people how to protect the money they currently have in case of another financial collapse. “People were hurt by the financial crisis in 2008 and it can happen again,” she said. “The best thing you can do is to be

proactive and prepare your finances before adversity strikes.”

The book also states that a person can be happier if they save more, spend less and take action to reduce exposure to economic downturns. Once someone makes that decision, they can expand their horizons. She encourages clients to learn more, ask questions, get answers and make changes to gain more confidence with their financial standings. “For people who have experienced periods with lots of money and other periods with very little, it can trigger feelings of insecurity,” she said. “Money can also incite feelings of fear and anger.”

Skeels Cygan will be taking new clients after the beginning of the year. She can be reached at [dscygan@sagefuture.com](mailto:dscygan@sagefuture.com).

“The Joy of Financial Security” is available at Collected Works Bookstore in Santa Fe, Bookworks and Page One in Albuquerque and online through [amazon.com](http://amazon.com) and [barnesandnoble.com](http://barnesandnoble.com).

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