Where Did That Year Go?

Wasn't it January about five minutes ago? If you get the feeling that entire years are collapsing into what seems like mere weeks, it's not a feeling that's unique to you. Ask anyone over fifty and they'll tell you the same thing, often with a slightly bewildered shake of the head. [The years genuinely seem to accelerate]() once you enter the second half of your life and understanding why doesn't make it feel any less disorienting when you realise that another twelve months have somehow evaporated whilst you were busy attending to everything else.

You pick up your phone to check one specific thing, a message, newsreel or the weather forecast, but when you eventually look up, forty minutes have passed and you can't recall a single thing you've actually read or watched. The hours simply vanish, dissolved into a vague blur of scrolling through feeds that update faster than you can process them, each piece of content designed specifically to capture your attention just long enough to deliver you to the next piece of content. You end up with a year that was undoubtedly full of activity but feels oddly hollow when you try to recall anything meaningful, that actually happened.

As we move through the final days of December and prepare to cross over into another year, it's worth acknowledging that this period doesn't arrive with the same emotional resonance for everyone. For many families across Ireland, the pressure has been relentless throughout the year, not just for Christmas, with childcare costs, mortgage repayments, energy bills, food shopping that costs more every month despite buying less.

The social media version of December bears little resemblance to what's actually happening behind many closed doors, where financial stress creates tensions that most people work hard to hide. A little kindness doesn't require grand gestures. Sometimes it's just a genuine conversation with someone who's struggling, a modest donation to an organisation helping people get through a difficult winter or volunteering a little time to a local charity as not everyone's arriving at year-end in the same condition.

I can't deny that dealing with and trying to curtail our social media time and everything else that's thrown at us isn't easy, but this is where genuine financial planning intersects with life planning and provides a clear path for you to focus on what's important. It's not just about optimising returns or minimising your tax liability, (*although that's clearly very important in every financial plan*) it's about clarity regarding what you're actually trying to achieve, what you value enough to prioritise, and whether your time, money, and attention are supporting the life you claim to want or are simply funding the life that's happening to you by default.

Without a financial plan, the uncomfortable truth is that next year will feel exactly like this year unless something changes. This time of year offers a genuine opportunity to think clearly about whether you want the next twelve months to follow the same pattern as the previous twelve or to change, improve things and relieve some of that stress and anxiety from fear of the unknown. The choice is yours, time passes at exactly the same rate as it always has, but the question is whether you're directing your time or simply allowing it to be consumed by whatever demands your immediate attention, which usually isn't the same as what actually matters.

If you would like a chat around putting a financial plan in place and give you a little more direction as you head into the new year, why not touch base and reserve your complimentary Discovery Meeting. Email info@lifestylefinancialplanners.ie or call 096-75951

Happy New Year and all the very best to you and yours for 2026 and beyond.