



The Wealth Compass

Navigating Your Financial Journey

November 2025



Are You Wealthy—or Just Well-Paid?

Do you know what professional athletes Mike Tyson, Warren Sapp, Allen Iverson, and Antoine Walker all have in common? Each earned hundreds of millions during their careers—enough to last several lifetimes. And yet, each of them faced serious financial trouble not long after the paychecks stopped.

It's easy to shake our heads at stories like that, but the truth is, you don't need a professional athlete's salary to fall into the same traps. Many successful professionals and business owners—people with strong incomes, good careers, and plenty of financial knowledge—find themselves wondering why they don't feel as secure as their earnings suggest they should.

It can feel like running on a treadmill: the harder you work, the faster it moves, and you're never sure if you're really getting anywhere. On paper, life looks successful. But beneath the surface, there's financial friction—money comes in, money goes out, and there's not as much progress as expected.

True wealth isn't measured by income. It's measured by freedom: the ability to choose how you spend your time, handle life's surprises, and know your future is on solid footing.

This month's *Wealth Compass* looks at four signs that even high earners can be “income-rich but asset-poor,” and how to shift from just working hard to building lasting financial security.

1. When Your Net Worth Doesn't Match Your Income

A healthy income can create a comfortable lifestyle—but if savings and investments don't grow at the same pace, that lifestyle can quietly consume tomorrow's security. Many people measure success by their paycheck, but real progress shows up in *net worth*—the total of what you own minus what you owe.

It's not unusual for high earners to feel frustrated when they realize their wealth hasn't kept up with their effort. Often, it's because growth happens accidentally, not intentionally.

Income builds lifestyle, but net worth builds security.

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Bonuses go toward convenience upgrades. Raises get absorbed into new “necessities.” Without a clear picture of what’s building—and what’s draining—net worth, it’s easy to lose track.

How we help:

Using our financial planning software, **RightCapital**, we can bring that picture into focus. By linking accounts and liabilities in one place, you can see your net worth over time—month by month, year by year. Many clients find this simple visual tracking to be one of the most powerful motivators for staying consistent. It turns abstract goals into measurable progress.

2. When Debt Quietly Eats Away at Progress

Debt can feel like background noise—something you manage, not something that defines you. But even modest recurring balances can quietly erode your flexibility and peace of mind. In 2024, the average American carried over \$105,000 in consumer debt. That figure includes car loans, home equity lines, credit cards, and personal loans—balances that can persist for years if not intentionally addressed.

The problem isn’t just the dollars. It’s the mental load that debt carries. It limits freedom, absorbs future income, and creates an undercurrent of financial pressure. Many people think of debt as a math problem when it’s really a behavior problem—one rooted in convenience, habits, and expectations.

How we help:

Using RightCapital, we can simulate different repayment strategies—debt avalanche, snowball, consolidation—and immediately show how each approach affects your long-term cash flow and retirement outlook. Seeing how quickly balances decline when payments are redirected with purpose often creates the motivation needed to follow through.

This isn’t about guilt or deprivation. It’s about reclaiming control—redirecting today’s cash flow toward tomorrow’s goals instead of yesterday’s obligations.

3. When Retirement Savings Lag Behind

A strong income doesn’t automatically translate into a secure retirement. It’s surprisingly common for people earning six figures to have little set aside in long-term savings. Sometimes, it’s because they’ve focused on paying down debt or helping kids through school. Sometimes, it’s because the future always seems far away—until it isn’t.

The challenge is that financial independence doesn’t happen by default. It happens by design. The earlier you begin contributing, the more time compounding has to work for you. And even if you start later, consistent, intentional saving can dramatically shift your trajectory.

How we help:

RightCapital allow us to model your future with incredible clarity. We can test contribution



levels, plan matches, Social Security timing, and spending goals—showing how small, steady changes today translate into long-term security. For many clients, seeing their “retirement probability” rise on screen brings a sense of relief. It’s not guesswork—it’s a plan you can actually measure.

4. When Paychecks Keep Disappearing

For many high earners, the biggest challenge isn’t income—it’s margin. Lifestyle creep quietly fills every gap. As earnings rise, spending follows. Upgraded homes, travel, cars, entertainment—all reasonable choices on their own—can, over time, consume the space that should be going to savings or investments.

Living paycheck to paycheck isn’t just a low-income problem. In fact, nearly **20% of households earning over \$150,000** live that way. The issue isn’t irresponsibility—it’s the lack of visibility. When money moves automatically through multiple accounts and payment systems, it’s easy to lose sight of where it’s all going.

How we help:

RightCapital makes spending visible. It helps us review cash flow in real terms—how much is going toward living today versus building tomorrow. Once clients see it clearly, they can make adjustments with confidence.

The Bigger Picture

You can’t control the economy, the markets, or unexpected expenses—but you can control your decisions, your structure, and your habits. The truth is, financial strength isn’t about perfection; it’s about awareness.

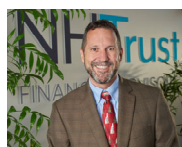
When we meet with clients, the turning point often comes when they finally see the connection between their day-to-day choices and their long-term goals. RightCapital helps us visualize that connection. It turns complex, scattered information into a clear map—a way to move forward with confidence and purpose.

At NHTrust, our goal isn’t just to help clients manage their investments or minimize taxes. It’s to help them build the kind of wealth that feels stable, intentional, and meaningful.

Because the goal isn’t just to be *well-paid*. It’s to be *well-prepared*. And ultimately, to know your hard work is moving you forward—in ways that matter most to you.

References

Paljug, K. (2025, October 22). *4 signs you’re not doing as well financially as you think—And how to fix it*. Investopedia. <https://www.investopedia.com/signs-youre-not-doing-as-well-financially-as-you-think-and-how-to-fix-it-11826241>



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