

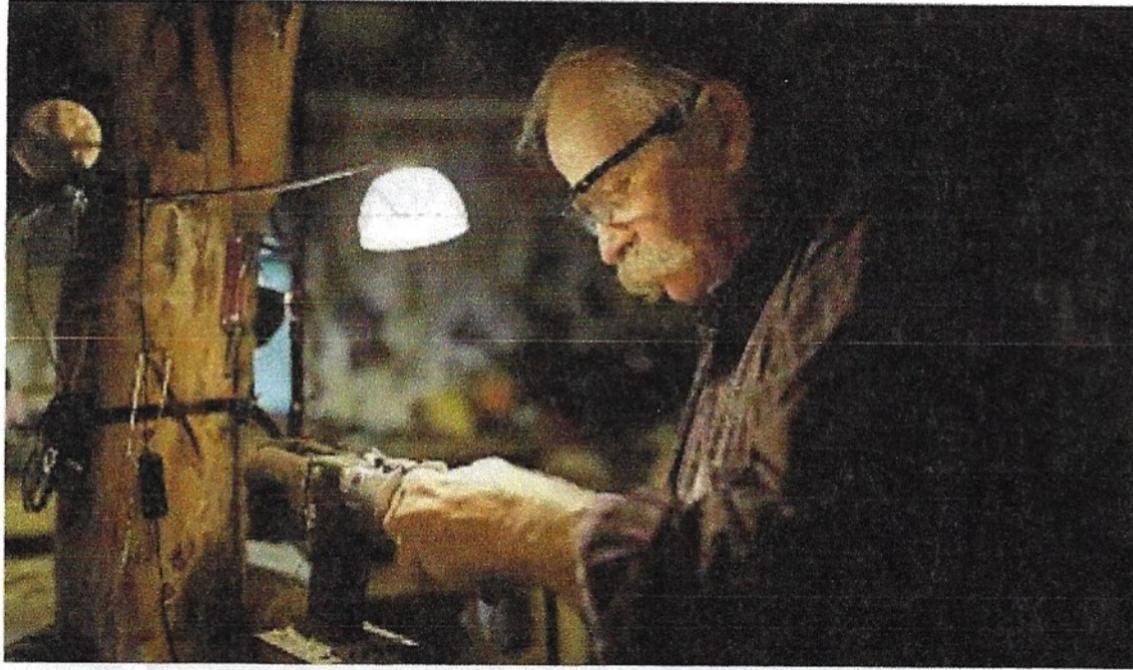
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How Do You Measure Your Wealth?

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How do you measure your wealth?



Most people answer that question in one of two ways. Some point to a number — add up everything you own, subtract what you owe, and what remains is your net worth. Others reject the math entirely and say wealth has nothing to do with money, but everything to do with intangibles like relationships, health, time, and freedom.

Both answers miss something important.

Money alone is an incomplete scorecard. It's simply a measure of available resources expressed in dollars. It says nothing about fulfillment, purpose, or freedom. At the same time, it's difficult to pay the electric bill with good intentions or friendships, so ignoring money altogether isn't practical either. A more useful way to think about wealth is through a single, unifying word: value.

Money is not the source of wealth. It's the byproduct of creating value for others. We are paid for the value we provide, and we willingly pay others for the value they create for us. I don't understand how the plumbing in my home works, but I'll happily spend money on someone who has spent years developing that knowledge. In return, I receive something I value: reliability and working pipes.

The same principle applies to every profession. People earn money by solving problems, sharing expertise, or improving someone else's future in a meaningful way. In my own work, I create value by helping families make thoughtful decisions about money so they can live with greater clarity and confidence.

Seen this way, wealth isn't the dollars you have but your ability to produce them. The true source of confidence is the knowledge and skills that allow you to create value again and again.

Entrepreneur and coach Dan Sullivan describes this idea through the acronym K.A.S.H.: knowledge, attitude, skills, and habits. Together, these form the foundation of real confidence. When you know you can create value for others money becomes less frightening and far less controlling.

This perspective also explains why so many people struggle with the traditional idea of retirement. Many spend decades chasing a number, believing that once they reach it, confidence and peace will

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magically arrive. But too often, retirement is framed as moving away from something rather than moving toward anything meaningful.

When people stop creating value altogether, their future tends to shrink. Intellectual stimulation fades and social connections narrow. When markets fluctuate, fear sets in because the portfolio feels like the only remaining source of security.

We see a similar dynamic with inherited wealth. When money is received without understanding how it was created or what it represents, it often disappears quickly. Without a connection to value creation, money becomes fragile and anxiety and regret frequently follow.

Even among people who have built substantial portfolios through disciplined saving and investing, confidence is often elusive. They feel good when markets are up and uneasy when they're down. If prices rise, they worry about the next decline. If prices fall, they worry about running out. The emotional whiplash never really stops.

That's because money alone was never meant to carry the full weight of confidence.

True wealth is rooted in the ongoing ability to create value — to contribute, to help, to solve problems, and to remain engaged with the world. Money flows naturally from that process, but it isn't the end goal. It's simply a tool.

When people understand this, something powerful happens. Their relationship with money becomes calmer. They're less reactive to market swings and they make better decisions because they aren't measuring themselves solely by a fluctuating number.

Creating value — whether through work, mentorship, generosity, or relationships — expands the future instead of shrinking it. It fosters abundance rather than fear. And it tends to attract people who share a similar outlook on life. So yes, net worth matters. Time matters. Health matters. Relationships matter. But underlying all of it is something deeper: the confidence that comes from knowing you can still create value today, tomorrow, and in whatever season comes next.

In my mind, that's the truest measure of wealth.

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