



The Cost of Complacency in Your Financial Decisions

By Erica Hubert, CFP®, CPWA®

Most people do not set out to make bad financial decisions. They aren't reckless with money, chasing speculation, or intentionally ignoring responsibility. In many cases, the most expensive financial decisions sound like this:

"I'll get to it later."

"It's on my to-do list."

"I need to look into it."

Doing nothing rarely feels like a decision at all – and that's exactly why it can be the most costly one.

The Risk That Doesn't Feel Like Risk

When the cost of a mistake is immediate, it's easy to see and correct. Overspend on something unplanned, and it's felt right away. Run a red light and get a ticket – the feedback is instant.

Inaction behaves differently.

Doing nothing often feels insignificant in the moment and may not even register as a decision. Left unexamined, it becomes the path of least resistance. Some of the most consequential choices show up as invisible mistakes, becoming clear only as time passes and the opportunity for action narrows. What rarely feels risky in the moment can, given enough time, become one of the most expensive decisions a person makes.

Why Doing Nothing Feels Safe

Doing nothing is not always a conscious choice.

More often than not, it is shaped by unconscious forces:

- Fear of making the wrong choice
- Feeling overwhelmed due to complexity
- Comfort with how things are

These are natural human responses.

Without pressure or discomfort, it's understandable to feel safe staying where you are. But time keeps moving while clarity unfolds. The more time that passes before decisions are made, the fewer options remain. And the longer action is delayed, the harder it becomes to make up for that lost time.

The Quiet Ways Inaction Erodes Wealth

The cost of complacency isn't explosive or dramatic. It accumulates slowly, often going unnoticed. It tends to show up in small, everyday ways.

Missed Compounding Opportunities

Delaying even small actions – starting contributions, implementing a strategy, or putting a plan in place – can have a larger impact than expected because compounding doesn't require perfection; it requires time. The benefits go to early action, not perfect timing. Time can't be saved, recovered, or recreated. It is the only truly non-renewable financial asset available.

Tax Inefficiencies

Unused tax-advantaged opportunities and reactive decisions rarely feel harmful year to year. But small inefficiencies compound gradually, shaping outcomes in ways that are easy to miss. Without an intentional plan, taxes tend to be paid by default rather than by design. That difference can meaningfully affect long-term outcomes.

Cash Drag & Inflation Risk

Cash feels stable. Cash feels safe. Holding excess cash can feel responsible. But inflation quietly erodes the purchasing power of cash. While the effect isn't dramatic, it is persistent. The cost of "safety" still involves risk – but its impact unfolds gradually.

Outdated or Misaligned Strategies

As life changes, goals evolve, risk tolerance shifts, and responsibilities grow. Without regular revision, financial plans can remain anchored to a past reality – no longer aligned with what matters today. In this case, inaction isn't neutral. It locks in assumptions that may no longer reflect current priorities.

Inaction vs. Action – Why Small Moves Matter

The belief that action must be permanent, dramatic, or perfect is a common reason decisions get delayed. But that isn't how progress works.

Action doesn't have to be revolutionary. It doesn't need to feel big or intimidating, and it isn't meant to be all or nothing.

Progress is built through small, thoughtful actions taken over time—maintaining discipline, making adjustments when needed, and allowing those decisions to compound. Most financial plans aren't finalized all at once – they're refined over the long term, as life evolves.

What “Taking Action” Really Means

Taking action isn't about having the future figured out or committing to a single outcome. It's about:

- Gaining clarity
- Creating structure
- Making informed, intentional choices

A financial plan isn't meant to be a forecast. It's a decision-making framework designed to help evaluate choices as life evolves.

Clarity builds momentum. Structure reduces friction. Intentionality replaces hesitation with confidence.

The Cost You Don't See Hurts the Most

Most financial harm is rarely the result of one single decision. It builds over time through small, invisible non-decisions.

The impact is gradual. The signals are quiet. And by the time the cost becomes clear, meaningful adjustments may be harder to make.

Forward progress doesn't require haste or force. It begins with intention.

If it isn't clear whether your money is working as hard as it could be, a conversation is often a helpful place to start.



Erica Hubert, CFP[®], CPWA[®]

Financial Planner

Office: 518.220.3014 | Cell: 518.656.0785 (Call or Text) | ehubert@broadstoneadvisors.com



Broadstone Advisors, LLC
24 Century Hill Drive, Suite 102
Latham, NY 12110
518.220.3060



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