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Last week, we celebrated International Labour Day, and many professionals were glad to have a day added to their weekend. For many workers who are lucky to be employed, the day allows us to celebrate the dignity of work, the discipline of showing up, and the pride that comes from earning an income.

Personally, it is an opportune moment to pause and ask a quieter question. Have I maximised what my work can do for my life and the lives of others? Depending on the goals I set around the same time as the previous year, I can assess whether I have met my milestones or identify gaps to close.

Typically, most of us are busy, our calendars are full, our responsibilities are clear and our income is steady. However, when we look closely, gaps emerge. For example, our effort is high, but the outcomes may not always be intentional. We have clocked several years in employment, recorded promotions, made impact on communities

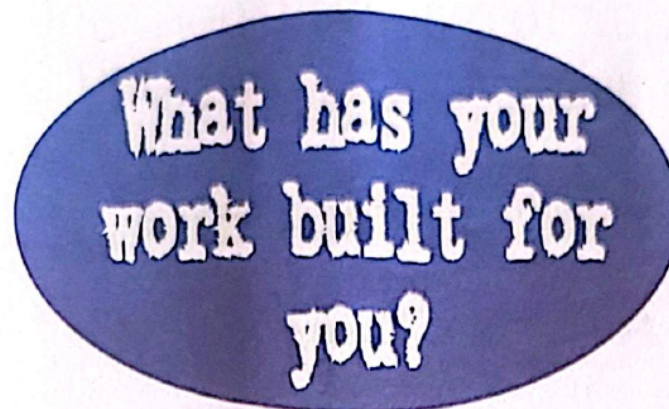


PERSONAL FINANCE SYLVIA JJUUKO

and achieved salary increments over the period. But the key question is, does your financial position always reflect the same growth in career and being purposeful?

When it comes to maximising your earnings, do not dwell only on how much you are paid. Focus on what your income has been able to achieve over time for you as an individual and your community. When you are stable financially, you can be able to impact on others in a sustainable way.

For a start, consider your earning capacity. When was the last time you reviewed whether your current role fully reflects your skills, experience and value? Are you stretching your potential? What impact are you having on your community? Income growth often requires growth in capability,



visibility and negotiation. Have you considered learning a new skill, taking on more responsibility, or positioning yourself differently within your organisation or industry?

For those running businesses, the question is similar. Is your business structured in a way that rewards your effort adequately? Or are you constantly busy without corresponding financial progress? You may be very busy but

not productive. Do not let revenue alone tell the full story. Consider profit margins, consistency and scalability.

Once income comes in, how are you using it effectively? Have you built buffers that allow you to impact others? We are all familiar with the common pattern where an increase in income is matched by an increase in obligations. More to that, your lifestyle improves, expectations

rise and financial pressure quietly follows. Unless you cultivate financial discipline and have a plan, the monetary gains will allow you to meet your needs and those that you take care of.

The importance of reflection is to avoid getting carried away. You are in a position to ponder over what portion of your income is building your future or simply maintaining your present.

Equally important is the aspect of saving. If you are able to save, you have to be clear about what exactly you are saving for. Is it an emergency fund, a home, education, vacation, retirement, supporting benefactors or financial independence? When do you hope to achieve these and what instruments are at your disposal? When savings are tied to specific goals, discipline becomes easier since the reason is clear.

Investing is another area where many professionals feel uncertain. Some of us delay because we feel that we need more income first. Others invest without a clear understanding of

what they are building. Maximising earnings includes making your money work for you.

Time is an important part of this conversation. It is crucial to remember that the earlier you begin to structure your finances, the more options you create. Delays reduce flexibility and increase pressure later on. This does not mean rushing into financial decisions, but being deliberate.

Have you considered a personal dimension to maximising earnings? Work takes up most of our time, energy and attention. But it is worth asking whether the way you work supports your broader life goals.

Labour Day is also a reminder that work should lead to dignity, not exhaustion without progress. When reflecting on this day, do not forget to use the answer to this question as your guiding principle. If your primary income stopped abruptly, how prepared would you be, and how long would you be able to survive?

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