

Your Money, Your Values

What matters to you?

- Security
- Freedom
- Creativity
- Family
- Health
- Adventure
- Generosity
- Learning
- Recognition
- Independence
- Community
- Spirituality
- Success
- Fun
- Balance
- Respect
- Honesty
- Contribution
- Travel
- Comfort

Section 1: What Matters Most

Write down your top 3 most important values from the list.

1. _____
2. _____
3. _____

Why these values? Briefly write one reason.

- Value 1:** _____

- Value 2:** _____

- Value 3:** _____

Section 2: Your Financial “Why”

List 3 positive things you hope to achieve by managing your money better.

1. _____
2. _____
3. _____

List 3 negative financial situations you want to avoid.

1. _____
2. _____
3. _____

Section 3: Connecting Values & Money

Value in action: For one of your top values in Section 1, describe one way you currently spend money that aligns with it, and one way you could better spend money to reflect it

Value	Current Alignment	Potential Improvement

Motivation in Action: Choose one thing you want to achieve from Section 2. How can having a budget help you make progress towards this goal?

Goal	How Budgeting Helps

Avoiding Negatives with a Budget: Choose ONE thing you want to avoid from Section 2. How can a budget help you prevent this?

Things to Avoid	How Budgeting Helps