

Values & Your Money

Now that you know your core values, look at how your spending aligns with those values.

This is an opportunity to better understand if how you are directing your money is a match to what you want to create in your life. You can choose to review both essential and non-essential spending, or just the non-essential choices you make.

Write your core values at the top of columns 2 through 6. Write out your non-essential spending in column 1 and then check off which value, if any, that spending aligns with. You can also use any money tracking method you currently use to compare your values against your spending items. You can take a snapshot of the past week, month or several months. Using a longer time span may be more revealing.

Sample Values & Money Chart	My Top 5 Values				
	1 <i>Beauty</i>	2 <i>Creativity</i>	3 <i>Family</i>	4 <i>Adventure</i>	5 <i>Service</i>
<i>How am I using my Money?</i>					
<i>Dining out at a restaurant</i>					
<i>Eating at my friend's cafe</i>			✓		
<i>birthday gifts</i>	✓	✓	✓		
<i>Clothing - new shorts</i>				✓	
<i>Plants for the garden</i>	✓				
<i>Blow up Kayak</i>				✓	
<i>Oatmeal Latte</i>					
<i>Rayo del Sol</i>					✓
<i>Networking lunch</i>					
<i>Outdoor furniture</i>					

If all your spending aligns with one of your core values, yay you!

If not, take some time to reflect on what could be taken out or added in for a better match. You don't have to discard something that doesn't have a value (and you can). If there are a lot of them, you could tweak a few versus making a massive change. It's up to you to decide what is practical and comfortable. Just don't get so comfortable that you make no change at all!

If everything aligns but you find you are over-spending take another look and see what would be easiest or have the least impact to give up. Or starting from the other direction; what brings you the greatest happiness or utility?

Remember, what's important to us can change over time, so don't be surprised to find that you will need to make some adjustments along the way.

Bonus Insights

Questions to think about

1. Is there are pattern to where you spend your money? If so, is it aligned / not aligned with your core values?
2. Is your spending based on YOUR needs and desires, or someone else's? That someone else could be your family, your community, rules from your upbringing. That doesn't make it wrong, but it's good to notice.
3. Are there any areas / activities on which you spend money that either do not support you or are at cross purposes to creating the life you want to create? What are they?
4. Can you identify areas / activities where you could direct your money that would have a higher benefit for you? What are they?
5. What do you want to change, if anything?
6. If you've identified areas you want to change, list 3 to 5 steps, small or large, that you can take to start these changes. These don't have to be big steps; they can be easy micro actions that will help you move forward. Once you have accomplished those steps, you can identify the next set of doable actions to take.

These same questions could be asked of how and where you spend your time.



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