My values and money

Take a moment to think about your personal and life values. They affect how you think about and how you deal with money.

Step 1: Identify your life values

Mark how important each of the values in the table below are to you. Include any values that are not in the list under "Other".

Values	Must have	Would like	Not important
Being physically healthy			
Being emotionally healthy			
Being in a satisfying and healthy romantic relationship			
Having close friendships			
Having and raising happy and healthy children			
Completing my education or saving for my children's education			
Having a fulfilling career or doing work that I enjoy			
Having a sense of belonging or being part of a group			
Helping others			
Being adventurous or travelling			
Feeling attractive or being admired by others			
Being at peace with myself			
Having free time for leisure and hobbies			
Following the traditions of my culture			
Living by religious beliefs			
Having status and prestige			
Having material possessions			
Growing as a person or learning new things			
Being able to support myself financially			
Other:			
Other:			
Other:			

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Step 2: Prioritize and examine your values

Examine your top three values and reflect on why they are important to you and how they affect the way you spend money.

Value 1 _____

This is important to me because: _____
_____
_____

This affects the way I spend money by: _____
_____
_____

Value 2 _____

This is important to me because: _____
_____
_____

This affects the way I spend money by: _____
_____
_____

Value 3 _____

This is important to me because: _____
_____
_____

This affects the way I spend money by: _____
_____
_____

Step 3: Analyze your spending using your values

You can continue to self-reflect on your values as you create or modify a budget. As you track your spending, look at each item that you spend money on and ask yourself the following questions:

1. Does this align with my values? (Yes or no)
2. What value does it align with?
3. Is there a substitute to meet the same value that costs less?

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