



"When your values are clear to you, making decisions becomes easier." - Roy E. Disney

What Are Your *Values*?

Before you can build a financial plan that truly supports your life, you need to understand what matters most to you. Your values are the personal principles and beliefs that guide your decisions, shape your goals, and influence how you spend your time, energy, and money.

Values can be beliefs about things such as:

- **People:** You value people by investing your time, money, energy, or resources in their lives. People who value people are usually pleasers to some degree. They believe there's meaning to meeting other's needs.
- **Places:** You value a place by taking responsibility or ownership over it. People who value places usually have a favorite invite-only spot. There's meaning to being somewhere- something important happened.
- **Things:** You value things by holding onto them. People who value things usually have sentiment tied to the objects they care about. There's meaning to having things, whether it's the thing itself or the person who gave it to them that's important.
- **Practices:** You value practices with traditions or things you do regularly, whether they have sentiment or not. People who value practices usually have a clear idea of how they want a process to go. There's meaning to the way things are done.
- **Qualities:** You value qualities by seeking them out. People who value qualities are usually picky when it comes to certain things (like social circles). There's meaning to how something is, not just what it is.

This step is about getting grounded. Take a moment to reflect on the words below. Circle or highlight the ones that resonate with you, these may be values you already live by or ones you aspire to embrace more fully. Once you've marked several, narrow your list down to your Top 5–6 Core Values and write them below.

*** For additional descriptions of each value, please refer to the last two pages of this document.

Categorized Values Chart

Personal Growth & Character

These are values you seek to embody or cultivate in yourself—traits that shape how you show up in the world.

Accountability	Authenticity	Balance	Confidence
Courage	Creativity	Curiosity	Excellence
Grace	Growth	Honesty	Hope
Humility	Integrity	Intuition	Kindness
Knowledge	Patience	Resilience	Self-discipline
Self-expression	Self-respect	Vulnerability	Wisdom
Wholeheartedness			

Relationships & Community

These values reflect how you relate to others and the kind of connections you value in your life and work.

Altruism	Belonging	Caring	Collaboration
Communication	Compassion	Connection	Diversity
Equality	Family	Forgiveness	Friendship
Generosity	Giving back	Gratitude	Inclusion
Justice	Leadership	Love	Parenting
Respect	Service	Teamwork	Trust

Lifestyle & Fulfillment

These are about how you want your life to feel—your environment, energy, and sense of enjoyment or balance.

Adventure	Beauty	Contentment	Efficiency
Faith	Financial stability	Freedom	Fun
Harmony	Health	Home	Humor
Joy	Leisure	Nature	Optimism
Order	Peace	Personal fulfillment	Security
Serenity	Simplicity	Spirituality	Travel
Well-being			

Purpose & Achievement

These values relate to goals, meaning, and making a difference. They often guide your sense of impact and success.

Achievement	Career	Commitment	Competence
Contribution	Dignity	Ethics	Future generations
Initiative	Legacy	Making a difference	Openness
Pride	Recognition	Reliability	Resourcefulness
Responsibility	Stewardship	Success	Usefulness
Vision	Wealth	Wisdom	

Tradition & Stability

These values represent your appreciation for structure, continuity, and time-tested systems or beliefs.

Adaptability	Efficiency	Independence	Job security
Order	Patriotism	Power	Risk taking
Safety	Sportsmanship	Teamwork	Thrift
Time	Tradition	Understanding	

My Core Values

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

*****Core Values with Definitions**

Community: I value being connected and feeling a sense of belonging

Influencing: I value inspiring others

Utilitarian: I value a drive for practicality, value and ROP. Valuing resources (time, money, talents, experiences, and energy)

Aesthetic: I value a drive for beauty and creative expression

Social: I value a drive for compassion and helping others

Individualistic: I value a drive for uniqueness, status and to lead

Theoretical: I value a drive for knowledge and learning

Traditional: I value a drive for unity, order and a system for living

Competitive: I value enjoying a challenge and desire to win

Adventure: I value experiences that inspire and add some spice to life

Thrift: I value using money and other resources carefully

Thrifting: I value going shopping at places where I'll find gently used items at discounted prices

Vintage Enthusiast: I value an appreciation for the things of the past

Storytelling: I value sharing meaning memories, tales, fables or parables

Financial Acumen: I value knowledge and understanding of money (feel able to use sound judgment when making financial decisions)

Abundance: I value feeling like I have enough or even an overflow

Ownership: I value taking personal responsibility for my life and actions

Teaching: I value sharing knowledge and educating others

Trustworthiness: I value being dependable, principled, or responsible

Independence: I value autonomy, self-reliance, or freedom

Unity: I value harmony or agreement

Planning: I value to-do lists or agendas

Resources: I value money, possessions, or wealth

Diversity: I value differences

Control: I value being in charge, directing people or events

Structure: I value order, schedules, or systems

Commitment: I value dedication, faithfulness, or loyalty

Safety: I value being free from danger or risk

Pleasant Environment: I value surroundings that bring a sense of peace

Excellence: I value high quality and doing my best

Fun: I value light-hearted pleasure or a sense of humor

Courage: I value boldness, fearlessness, or valor

Simplicity: I value things that are straightforward, easy or natural

Teamwork: I value working with others in harmony to achieve a goal

Loyalty: I value having a strong sense of commitment for what I believe in

Fitness: I value being in good shape physically

Balance: I value a stable or steady lifestyle

Accountability: I value being answerable for my words or actions

Gratefulness: I value thankfulness

Legacy: I value making a difference that lasts beyond my lifetime

Style: I value sense of design

Friendships: I value close relationships

Service: I value investing my time in worthy causes

Creativity: I value innovative ways of thinking or doing

Growth: I value life-long learning

Family: I value those I am related to

Reputation: I value being well thought-of by others

Flexibility: I value willingness to adapt, or being able to “go with the flow”

Integrity: I value honesty or good character

Faith: I value my relationship with God or my higher power

Physical Challenges: I value adventure or pushing myself to new levels

Appearance: I value looking sharp

Health: I value being physically or emotionally well and strong

Learning: I value gaining knowledge or having new experiences

Achieving Goals: I value ambition or working hard to execute a plan

Enthusiasm: I value whole-heartedness or passion

Wisdom: I value common sense or seeing all of life from God’s point of view

Fulfillment: I value living in a way that makes me feel complete

Being Right: I value being the person with the best answer

Kindness: I value being sympathetic, gentle or benevolent

Popularity: I value being liked by many people

Peace: I value harmony, serenity, calm or quiet

Generosity: I value giving

Perseverance: I value working diligently, even when it’s difficult

Graciousness: I value showing kindness, courtesy, or compassion

Authenticity: I value genuineness in myself and others

Purpose: I value living with intentionality