

Using values to set goals

Values provide a foundation for your goals. Understanding the values that are most important to you can help you steward your resources in ways that uphold them.

Values are the things that people consider most important in their lives. They can be individual principles or shared beliefs within a community or culture. Depending on the individual you are working with, values may be an appropriate place to begin the financial empowerment discussion. A reflection on traditional values may make the information and tools on goal-setting and related topics in Module 1 feel more relevant.

What to do

- **Think about your community's values.** Understanding how traditional and community values influence your decisions can help you understand what's behind your money decisions.
- **Identify the five values that are most important to you.** Did any of them surprise you?
- **List your goals.** Do you think they match up with the values you identified?

A step further

After you've written down your goal, convert it to an actionable goal with the "Setting SMART goals" and "Putting goals into action" tools in the *Your Money, Your Goals* toolkit.

To access a dynamic and fillable version of this tool, visit: consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides.



Make sure your goals reflect your priorities by **Using values to set goals**

1. Think about your community's values and how they influence your goals.
2. Consider your personal values and how they relate to your goals and influence the ways you use your resources.

What are some traditional values shared by the members of your community?

How do these traditional values influence you?

How do these traditional values influence your goals?

Use the following tool to identify the top five values most important to you. Rank them in order of most important, from 1 to 5. Put a "1" by the value that is most important to you, a "2" by the value that is the next most important, and so on.

Comfortable life	Inner harmony
Courage	Leisure time
Culture and traditions	Living in harmony with nature
Family and clan	Professional achievement
Financial security	Respect for and from others
Freedom	Self-determination
Happiness	Self-respect
Health	Social recognition or status
Independence	

Looking at community values can provide insight into those forces that most affect decision-making. Looking at your personal values can provide insight into how you use your personal resources and money.

What were your top five values? Did these surprise you?
What do these values say about you?

What are your goals?

Do your goals reflect these values?

How do you think these values affect the way you manage your financial resources?

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