

CHAPTER 1: TURNING YOUR DREAMS INTO PLANS



OBJECTIVES:

1. To evaluate your relationship to money and spending in order to be thoughtful about future financial decisions.
2. To establish personal financial goals and make a commitment to take action on ideas you've selected to work on.

"The future belongs to those who believe in the beauty of their dreams."

- Eleanor Roosevelt, 1884 -1962
First Lady and Political Activist

"To accomplish great things we must dream as well as act."

- Anatole France, 1844 -1924
French Novelist

Let's begin the process of getting financially fit. In this chapter, you will evaluate your relationship to money. You will reflect on your feelings about money, examine what is important to you, look at why it's important to save, and set some personal financial goals. Working through this process gives you a solid foundation from which to make thoughtful decisions about your finances now and in the future.

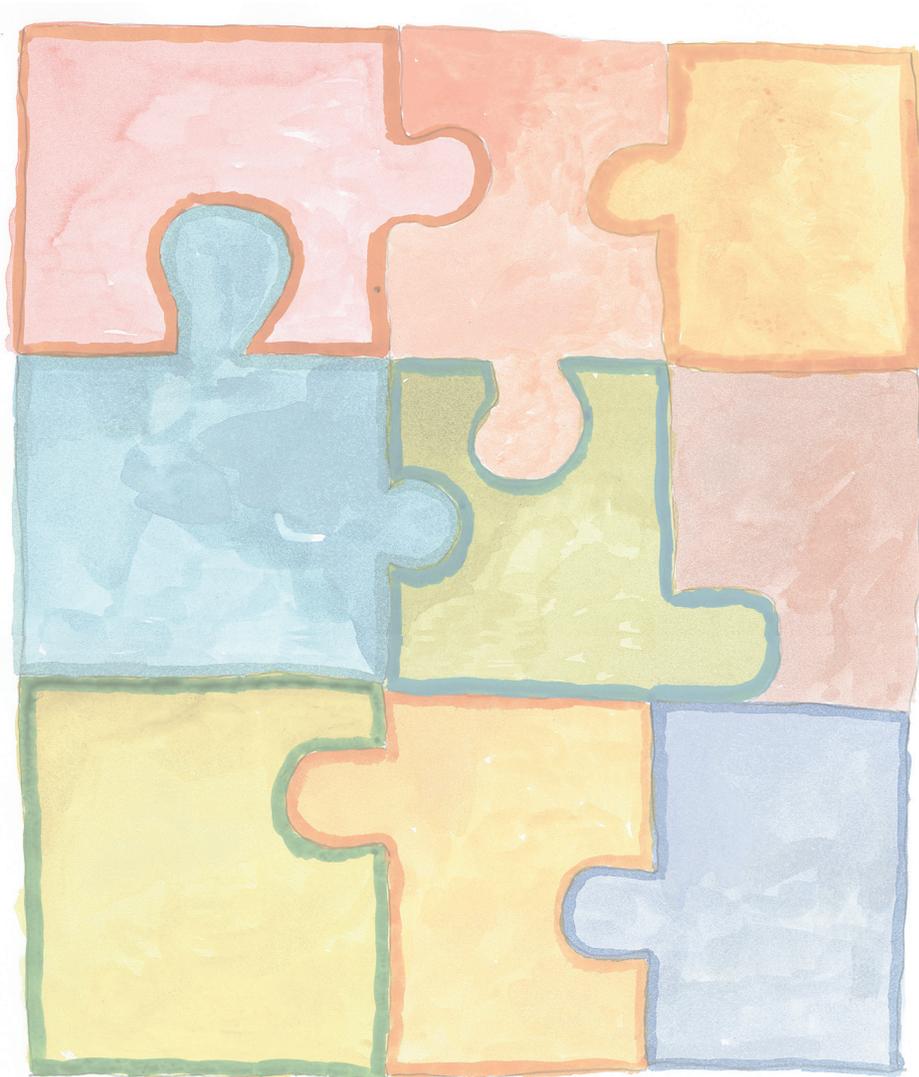
Most of us dream of what our future will look like. Perhaps you've thought of taking a well-deserved vacation, owning your own home or sending your children to college. Whatever your financial dreams are, the first step to making them real is to know yourself. How do you feel about money, spending and budgeting? Take a few minutes to answer the questions on the next page to begin the process of turning your dreams into a plan.

Messages about Money

MONEY MEMORIES

Our attitudes about money are guided by our values, and our values are the beliefs that make up who we are. Our values around money come, in part, from the messages we received growing up - messages from family, friends, community, church, society, advertising and more.

Start putting the pieces together by filling them in with some of the messages you received about money when growing up. Jot down one message you received about money when you were growing up in each puzzle piece below.



Understand how the past affects now . . .

How do these messages affect how you behave around money and what you want for your future financial life?

What is your earliest money memory? Does this affect how you view money now?

Your Values

This exercise will help you to clarify and focus on your values and goals. List your top ten values below. For ideas and inspiration, see the list on page 8. Keeping your top values in mind as you become financially fit will help you stay focused and achieve your goals.

TOP VALUES

List in any order

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Reduce your list to 6. Put a star by the values you're sure about. If some values are just two words describing the same idea, combine them. Take the one you aren't sure about and put them in pairs to compare which of the two is more important, eliminating the others. Keep comparing until you are down to 6.

Narrow your list to your top 3 in order of importance. If you had to choose between two values, which would you fight for?

My top 3 values:

-
-
-

Your Values

MEMORY JOGGER OF VALUES

Abundance	Daring	Harmony	Peace
Acceptance	Decisiveness	Hard work	Perseverance
Accountability	Dependability	Health	Personal growth
Accomplishment	Determination	Helpfulness	Pleasure
Accuracy	Devotion	Honesty	Positive attitude
Achievement	Dignity	Honor	Power
Adaptability	Diligence	Hopefulness	Practicality
Adventure	Discipline	Hospitality	Preparedness
Aggressiveness	Discretion	Humility	Privacy
Agility	Diversity	Humor	Proactivity
Ambition	Drive	Imagination	Prosperity
Appreciation	Duty	Independence	Quality
Assertiveness	Education	Ingenuity	Rationality
Attentiveness	Effectiveness	Inner peace	Relationships
Balance	Efficiency	Innovation	Reliability
Beauty	Empathy	Insightfulness	Religion
Belonging	Encouragement	Inspiration	Resourcefulness
Boldness	Endurance	Integrity	Respect
Bravery	Enjoyment	Intelligence	Responsibility
Calm	Enthusiasm	Intimacy	Risk-taking
Candor	Equality	Intuitiveness	Security
Carefulness	Excellence	Joy	Selflessness
Caring	Experience	Justice	Self-esteem
Challenge	Exploration	Kindness	Seriousness
Change	Expressiveness	Knowledge	Service
Charity	Fairness	Leadership	Simplicity
Cheerfulness	Faith	Learning	Sincerity
Clarity	Fame	Liberty	Skill
Collaboration	Family	Logic	Speed
Comfort	Fidelity	Longevity	Stability
Commitment	Flexibility	Love	Strength
Community	Forgiveness	Loyalty	Teamwork
Compassion	Fortitude	Maturity	Timeliness
Competition	Freedom	Mindfulness	Tolerance
Confidence	Friendship	Modesty	Tradition
Consistency	Frugality	Money	Tranquility
Contentment	Fun	Motivation	Trust
Contribution	Generosity	Nonviolence	Truth
Control	Goodness	Openness	Unity
Courage	Grace	Opportunity	Variety
Courtesy	Gratitude	Optimism	Well-being
Creativity	Growth	Order	Wisdom
Curiosity	Happiness	Organization	