



VALUES MATTER

Define Your Values to Find Contentment

By Natalie Taylor, CFP®, BFA™

Don't confuse having money or stuff with
being content. They are not the same.
Money and stuff don't lead to contentment.
Rather, contentment comes when your life
is in alignment with your values.
-Natalie Taylor

LET'S TALK ABOUT:

Values

From exploring what values are to understanding why they matter and how to use them, we'll cover it all! You'll walk away with your core values defined and clear action steps on how to use them in your finances *and* your life.

TABLE OF CONTENTS

1. What are values?
2. Why are values important?
3. How do you use values?
4. How do you get started?
5. *Define Your Values Guide*

WHAT ARE VALUES?

Values are:

The core beliefs that are most important to you

Your highest priorities at the deepest level

The driving force behind your thoughts, feelings, words, and actions

Your personal code for what really matters in life

The baseline, the center point, the anchor, the touchstone for your life

The principles that bring a deep sense of meaning and purpose to your life

Two types of values:

1

What is most important.

These values represent the thing itself that matters to you. Examples include family, relationships, health, justice, the environment, and meaningful work.

2

How you live your life.

These values represent how you interact with the world. Examples include integrity, generosity, creativity, loyalty, and curiosity.

WHY ARE VALUES IMPORTANT?

Each of us has a set of core values that influences how we think, how we feel, how we act, how we spend, and how we relate to others. But most of us aren't even conscious of what they are. Ever wonder why something seemingly small really gets under your skin? Or why something resonates with you at a deep level but you don't know why? Chances are it's because it hit on one of your values.

Values are a lens through which you observe and interact with the world around you.

Living a life in alignment with your values is among the most effective ways to find contentment, fulfillment, freedom, engagement, purpose, satisfaction, joy, clarity and peace.

Knowing your values and learning to use them in your decision-making process will provide clarity as you make choices and keep you motivated as you pursue your goals, financial and otherwise.

Values enable you to make intentional decisions based NOT on emotions, or fear, or pride, or outside influences, but on what really matters to you.

Values enable you to make intentional decisions based NOT on emotions, or fear, or pride, or outside influences, but on what really matters to you.

Values give meaning to the tradeoffs you choose in life. Values give you your BECAUSE so that you can confidently say, "I'm choosing *this* instead of *that* BECAUSE...".

HOW DO YOU USE VALUES?

*Values are **WHY** you do what you do.*

*Goals are **WHAT** you want to do.*

1

IDENTIFY YOUR VALUES

We'll walk through an exercise to identify your values later in this guide so hang tight!

2

USE YOUR VALUES AS A DECISION FILTER

When you're making a decision, financial or otherwise, ask yourself, "Is this decision in alignment with my values?"

Before you take action on something, pause long enough to let the emotions clear so that you can make a decision based on what's most important to you, not what you're feeling in the moment.

Making values-based decisions requires you to dig a little deeper than surface level. For example, let's say that health is a value of yours and you're working on a goal to pay off credit card debt. Just because health is a value doesn't mean that excessive spending on gym classes is the best decision. Instead, go a level deeper and find a way to honor your value *and* make progress towards your goal. Maybe you keep the expensive gym membership and decide to reduce spending in another area, like restaurants, to find dollars for your goal. Or maybe you decide that you could trade down to a less expensive gym. Or you could decide to workout at home and quit the gym altogether to find more money to pay off your debt.

Even if an expense or a decision is in alignment with your values on the surface, there still might be work to do to determine how to honor that value in your life in the most optimal way possible given your goals.

HOW DO YOU USE VALUES?

3

USE YOUR VALUES AS A GOAL-SETTING FILTER

Goals and values relate to each other in a couple ways.

Sometimes, you may set a goal that's squarely aimed at pursuing a value.

For example, you may value adventure and your goal might be to take a year off to travel the world. Or, you may value meaningful work and decide to make a career change to pursue a passion project. These are examples of when the goal itself is to directly pursue a value. This is more often true for those values that represent WHAT is most important to you.

Other times, you may find that your goal might not be aimed directly at fulfilling a value, but the way that you pursue your goal needs to be in alignment with your values.

For example, let's say your goal is to build your Emergency Fund, and one of your core values is relationships. In order to make progress on your Emergency Fund goal, it would really help to reduce your "going out with friends" budget. But if you just stop going out altogether, you'll likely find yourself lonely and miserable. And when your solution doesn't honor what's important to you, it's virtually impossible to stick with it. So instead, you could find a way to spend time with friends that doesn't cost so much, like Saturday morning hikes or Monday night potlucks, which enables you to put money towards your Emergency Fund *and* invest in relationships. If your solution aligns with your values, you're much more likely to stick with it long-term and feel good about it along the way.

HOW DO YOU USE VALUES?

4

KEEP YOUR VALUES FRONT OF MIND

Use the 4x6 card on the last page of this guide to write down your goals and post them in a place you can see them everyday.

Set aside at least thirty minutes to reflect on them every year. A great time to do this is at the end of the year as you reflect on the past year and set goals for the upcoming year. Start by reviewing each of your values, one by one, and writing down decisions you made, goals you pursued, and actions you took that were in alignment with each value, and those that weren't in alignment, too.

For areas that weren't in alignment, brainstorm some changes that you can make, either right away or over time, to bring those areas into closer alignment with your values.

Then, as you consider your goals for the upcoming year, think about whether each of your goals will be aimed towards achieving/realizing a value (like going on a big adventure) or whether your values will be used to help you determine how to accomplish your goals (like finding inexpensive ways to spend time with your friends so you can save for your Emergency Fund and invest in relationships).

Even after more than ten years of living a life guided by our values, my husband and I found ourselves one for six and in need of some serious realignment last year. Read more [here](#).

If you're single, walk through this exercise on your own and then share it with a trusted person in your life. If you're coupled up, walk through this exercise together. And if you have kids over the age of 12, consider walking through this exercise as a family. You'll be setting an incredible example for your kids on how to live intentionally by using your values as the touchstone for your lives.

HOW DO YOU GET STARTED?

You now know what values are, why they're important, and how to use them in your finances *and* your life. Good work! So now what? So much good stuff! Here's a few key first steps:

- ☐ **Use the *Define Your Values Exercise*** below to establish your core values.
- ☐ **Post your core values** somewhere that you'll see them often – on your monitor, on your bathroom mirror, a framed piece of art for your home – whatever works for you. For 30 days, commit to reviewing your values each morning before you start your day. It will take less than a minute, but it will help you begin to put your values into your consciousness as you walk through your day.
- ☐ **Share your values** with someone in your life that you know and trust, someone that you'd share your goals and your challenges with. It might be your partner, your best friend, your mentor, your parent or your kiddo, but talk about them with someone who supports you.
- ☐ **Set aside 30-60 minutes** to think through how your values show up in your financial decisions. Are your financial decisions in alignment with your values? If so, how? If not, what could you change to increase alignment?
- ☐ **If social media is your thing**, post your values on Instagram and tag [@natalieanntaylorlormoney](https://www.instagram.com/natalieanntaylorlormoney). Can't wait to see what you share!
- ☐ **Email me directly** at hello@natalieanntaylor.com with any questions that come up as you walk through this Values Guide. I'm here to help!

DEFINE YOUR VALUES GUIDE

What are YOUR values?

There are several ways to establish your values. For some people, looking at a list of values and choosing which ones hit home is the way to go. For others, working from a blank sheet of paper and letting their mind wander and explore is best. Some people like to have one-word values and others prefer meaningful phrases. Some people need to talk it out and others need to have quiet time to think, process, and write. All of these are great ways to establish your values!

For those that would like a written list to start with, I've included lots of potential values to get your mind going, but keep in mind this list is not nearly exhaustive!

One last thing... try to narrow it down to five core values. If you're using the list, you could start by crossing out the ones that don't resonate with you, and then try to narrow down to 15, then 10, and then to your final five.

**In the absence of knowing and holding
steady to the things that are most
important, we feel out of balance as we try
to do all the things for all the reasons.
Values hold you steady to what matters so
you can let the rest go.**

DEFINE YOUR VALUES GUIDE

Okay, so let's do it! Let's figure out your values. You may find it helpful to use one of the prompter statements below to help you discern which values resonate with you.

Values Prompters:

- Think about your favorite season of life so far – a time when you were happy, content, and/or really felt alive. What was life-giving at that time?
- If my life reflected this value, I would feel content, fulfilled, engaged, motivated, satisfied and/or peaceful? *(You don't have to feel all of these things, but one of them should hit home for you.)*
- If I could look back on this year and see that my life was in alignment with this value, I would feel proud of myself.
- If I made a decision that required me to stretch out of my comfort zone or have less money, it would be worth it because of this value.
- If I had to measure success in my life according to some criteria other than numbers or measured accomplishments, this value would be part of my criteria.
- If my friends and family were to describe what's truly important to me, I would want this value to be something they said.
- If we had to pick what our family would be known for, or what our kids would use to guide their decisions, this would be most important to us.

DEFINE YOUR VALUES GUIDE

Authenticity	Courage	Curiosity
Honesty	Childlike Wonder	Beauty
Security	Generosity	Stability
Friendships / Relationships	Balance	Faith
Bravery	Creativity	Fame
Peace	Health	Success
Responsibility	Environment	Adventure
Recognition	Meaningful Work	Acceptance
Family	Loyalty	Justice
Autonomy	Boldness	Optimism
Harmony	Grace	Community
Integrity	Fairness	Fun
Learning	Ambition	Kindness
Respect	Growth	Happiness
Connection	Compassion	Status

DEFINE YOUR VALUES GUIDE

You did it! You now have clarity on your core values. Congratulations! I can't wait for you to experience the contentment, fulfillment, freedom, engagement, purpose, satisfaction, joy, clarity and peace that come from living out your values intentionally! And I'm here to support you every step of the way so don't hesitate to reach out!

Cut this out and post it somewhere you'll see it everyday!

Core Values

1

2

3

4

5