



## Worksheet

# Values

***“When your values are clear to you,  
Making decisions becomes easier.”***

- Roy E. Disney

Unlike Strengths, your Values will change over your lifetime. That’s why doing the following exercise can be a great step in your move to an ideal retirement life. You may have sought Recognition and Wealth during your working years. Now, having achieved them, other things may move to the top of your list.

In addition, once you have a handle on your Values, it will help you decide how you are going to define “Success” in your current life. For example, if you value *Health*, you might have certain eating or exercise goals you set for yourself. If *Aesthetics* is now in your top 5, you might explore some creative hobbies you never had time for before.

This wonderful exercise is taken from the book “Putting Money in Its Place”, by Ken Rouse. I used it with all my financial planning clients, and Ken has graciously given me permission to continue to use it with you.

Below is a list of 15 key Values people want to experience during their lives. You will harbor some of these values more than others, but you can’t hold them all at once, as some contradict others.

Assume your situation is such that you HAVE to give up 10 of these Values. Which ones? Drop them out by putting an **X** in the left column [NCN note: I find it useful to assume this doesn’t mean if you drop Wealth, for example, that you are comfortable with losing all your financial assets. Rather, it means, if you are already financially independent, that the acquisition of additional wealth no longer drives your day-to-day life and decisions – you already have Enough.]

Next, rank the remaining five values from highest (1) to lowest (5). Place your rank order numbers in the left column.



\_\_\_\_\_ **Achievement** To accomplish something important in life; be involved in significant activities; succeed at what I am doing

\_\_\_\_\_ **Aesthetics** To be able to appreciate and enjoy beauty for beauty's sake; to be artistically creative

\_\_\_\_\_ **Authority/Power** To be a key decision maker directing priorities, the activities of other people and/or allocation and use of resources

\_\_\_\_\_ **Adventure** To experience variety and excitement; be able to respond to challenging opportunities

\_\_\_\_\_ **Autonomy** To be independent, have freedom, be able to live where I want to live and do what I want to do

\_\_\_\_\_ **Health** To be physically, mentally and emotionally well; to feel energetic and maintain a sense of well-being

\_\_\_\_\_ **Integrity** To be honest and straightforward, just and fair

\_\_\_\_\_ **Intimacy/Friendship/Love** To have close personal relationships, experience affection, share life with family and friends

\_\_\_\_\_ **Pleasure** To experience enjoyment and personal satisfaction from the activities in which I participate

\_\_\_\_\_ **Recognition** To be seen as successful, receive acknowledgment for achievements

\_\_\_\_\_ **Security** To feel stable and comfortable with few changes or anxieties in my life

\_\_\_\_\_ **Service** To contribute to the quality of life for other people and to be involved in improving society or the world

\_\_\_\_\_ **Spiritual Growth** To have communication or harmony with the infinite source of life

\_\_\_\_\_ **Wealth** To acquire an abundance of money and/or material possessions; to be financially independent

\_\_\_\_\_ **Wisdom** To have insight, be able to pursue new knowledge, have clear judgment and be able to use common sense in life situations

This is a starting point for getting in touch with your current values. You can substitute other words or definitions for the ones above. Here's a list of 50: <http://jamesclear.com/core-values>. If you Google life values you'll find lists of 150 and even 200 values! But, please limit yourself to five. Any more and it starts to lose meaning.