WORKSHEET

Budgeting with Purpose with Efrem Jackson, Ugochi Okwu-Lawrence and Bjorn Larson

Use this worksheet to capture reflections, note what stands out to you, and identify one or two actions you want to take after the session. There are no right or wrong answers - this is for your personal reflection. If you'd like to watch the video again, scan the QR code.

Pause 1 (01:14): Identify your values

Exploring your values is one way to understand what is important to you. Think of your values as a compass that guides your actions and behaviors. Understanding them can help you make sense of some choices you make in life. It can help guide you while making intentional money decisions.

To help you reflect on what's truly important to you, take a moment to study the words that follow and mark your top seven to 10 priorities. Then, work to narrow that down to your top three.

- ☐ Achievement
- ☐ Advancement
- ☐ Adventure
- ☐ Affection
- ☐ Artistic expression
- ☐ Authority
- ☐ Autonomy
- ☐ Balance
- ☐ Challenge
- ☐ Community
- ☐ Competence
- ☐ Competition
- ☐ Contribution to society
- ☐ Cooperation
- ☐ Creativity
- ☐ Diversity
- ☐ Economic security
- ☐ Environment
- ☐ Excitement
- ☐ Faith
- ☐ Fame
- ☐ Family
- ☐ Financial security
- ☐ Freedom
- ☐ Friendship
- ☐ Fun
- ☐ Generosity
- ☐ Health
- ☐ Helping others
- ☐ Honesty
- ☐ Independence
- ☐ Influence
- ☐ Integrity
- ☐ Intellectual challenge
- ☐ Job security
- ☐ Justice
- ☐ Love
- ☐ Loyalty
- ☐ Nature
- ☐ Order
- ☐ Personal development
- ☐ Pleasure
- ☐ Power
- ☐ Predictability
- ☐ Recognition
- ☐ Respect
- ☐ Responsibility
- ☐ Risk-taking
- ☐ Service
- ☐ Spirituality
- ☐ Stability
- ☐ Status/prestige
- ☐ Structure
- ☐ Teamwork
- ☐ Tradition
- ☐ Trust
- ☐ Variety
- ☐ Wealth
- ☐ Wisdom
- ☐ Other(s) _____

My top values

#	My value	What it looks like in my life
1		
2		
3		
4		
5		

The value that surprised me or was hardest to choose:

_____

Pause 2 (06:14): Spotting my value leaks

Think back over the last month. Where did your time and money actually go?
Mark whether each one lines up with your values.

Where my time went	Aligned with my values?	Possible value leak?
1	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
2	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
3	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
4	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
5	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No

Where my money went	Aligned with my values?	Possible value leak?
1	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
2	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
3	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
4	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No
5	☐ Yes ☐ Somewhat ☐ No	☐ Yes ☐ No

When I spend in alignment with my values, I feel _____ .

Think about a recent purchase that felt good or meaningful. What value did it support?

Purchase: _____

Value it supported: _____

Why it mattered: _____

One thing I noticed about my money story:

_____

_____

Pause 3 (9:33): My plan for my priorities

Sort a few of your regular expenses into the two columns below. Put a star next to any variable expense where you have a little wiggle room.

Fixed expenses (stay about the same each month)	Variable expenses (change from month to month)

One small change that could free up money for something I value:

_____

This month, I want my money to help me:

_____

Pause 4 (12:01): Making my budget stick

Use this section to choose small, realistic actions that make your budget easier to maintain over time.

What got in the way the last time I tried to budget:

_____

What's a more encouraging way I can talk to myself about money:

"I am _____ ."

List a few small steps you could take this month to help align your budget with something you value:

My small step	Amount	The value it supports
	$	
	$	
	$	

Identify the person in your life who could be your accountability partner:

_____

What do you want them to help you with?

_____

Pause 5 (16:02): Planning for the unexpected

List the costs that come up every year but still catch you off guard. Divide each yearly cost by 12 to see how much you need to set aside each month.

Yearly expense	About how much per year	Monthly amount (÷ 12)	Automate it?
	$	$	☐ Yes ☐ Not yet
	$	$	☐ Yes ☐ Not yet
	$	$	☐ Yes ☐ Not yet
	$	$	☐ Yes ☐ Not yet
Total	$ 0.00	$ 0.00	☐ Yes ☐ Not yet

One bill, savings goal or gift I could automate:

_____

Pause 6 (22:43): Budgeting together

If you share money decisions with anyone, such as a spouse, partner, family member or roommate, use this space to plan a conversation. If you manage money on your own, think about who you'd like to talk with about your goals.

Who is part of your financial household? _____

What matters most to me	What matters most to them
Where we overlap (our shared vision):	
Where we differ (areas to value and respect):	

An open-ended question I'd like to ask:

_____

My money date plan

Where: _____ How often: _____

What would make it enjoyable: _____

Reflection: My Season of Life

The season of life I'm in right now:

One idea from today I want to remember:

My Commitment

Progress, not perfection. Choose one small, doable change to make in the next 30 days to better align your spending with your values.

My 30-Day Commitment	
In the next 30 days, I will:	
This matters to me because it supports my value of:	
I'll share this commitment with:	
My 30-day check-in date:	
How I'll celebrate progress:	

My Notes

Questions?

Speak with your financial advisor to learn more about creating a personalized plan that reflects your values, priorities and long-term goals.

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