PLAN. INVEST. THRIVE.

PLANNING · VALUES

What matters *to you*.

Before any conversation about money, there's a conversation about life. **This worksheet helps you name what matters most — in your own words — so the financial plan we build can serve it.** Take it at your own pace. There are no right answers, only honest ones.

1
Reflect
A few questions to settle into the right headspace. About five minutes.

2
Check
Skim a list of 46 values across four categories. Mark the ones that resonate. Trust your gut.

3
Narrow & rate
Pick your top 5–7. Rate each on a 1–10 scale. Write what each one means in your own words.

4
Reflect on top 3
For your top three, three deeper prompts. This is where the planning conversation starts.

Before you begin, sit with three questions.

→ What **themes** show up over and over in your daily life?

→ Which **qualities** do you admire most in the people you respect?

→ What do you **genuinely want more of** in the next chapter of your life?

> *Your values aren't background information — they become the* **foundation of every financial decision we make together.**
>
> — MPM WEALTH ADVISORS

Mark every value that *resonates*.

Don't overthink. Read each word; if it lands, check it. **Most people end up with 12–20 checked at this stage.** You'll narrow them down on the next page.

> **Instructions:** Click (or check, if printed) any value that feels meaningful right now. This is about what resonates today — not what you think *should* matter, or what mattered ten years ago.

PERSONAL GROWTH & WELL-BEING

How you grow and feel

- [ ] Achievement
- [ ] Adaptability
- [ ] Authenticity
- [ ] Balance
- [ ] Boldness
- [ ] Challenge
- [ ] Contentment
- [ ] Courage
- [ ] Creativity
- [ ] Curiosity
- [ ] Discipline
- [ ] Education

CONNECTION & RELATIONSHIPS

How you relate to others

- [ ] Community
- [ ] Compassion
- [ ] Contribution
- [ ] Family
- [ ] Friendship
- [ ] Generosity
- [ ] Gratitude
- [ ] Helping others
- [ ] Honesty
- [ ] Kindness
- [ ] Loyalty
- [ ] Trust

PURPOSE & DIRECTION

What you build toward

- [ ] Engagement
- [ ] Excellence
- [ ] Growth
- [ ] Integrity
- [ ] Legacy
- [ ] Meaningful work
- [ ] Purpose
- [ ] Responsibility
- [ ] Service
- [ ] Stability
- [ ] Success

LIFESTYLE & FREEDOM

How you live, day to day

- [ ] Adventure
- [ ] Autonomy
- [ ] Freedom
- [ ] Fun
- [ ] Home
- [ ] Independence
- [ ] Joy
- [ ] Nature
- [ ] Optionality
- [ ] Security
- [ ] Travel

Don't see what matters most to you on this list? **Write it in on the next page.** *These 46 are a starting point, not a ceiling.*

Narrow to *five to seven*.

Look at what you checked. Notice patterns. Then pick the **5–7 that feel most essential right now** — the ones you'd defend if pressed. For each, rate its importance and write a sentence about what it actually means to you.

How to rate

Trust your first instinct — it's usually the most honest. **1–3** means it's nice but not essential. **4–6** means somewhat important. **7–9** is very important. **10** is non-negotiable.

1–3	4–6	7–9	10
Not very important to me right now	Somewhat important, but not a top priority	Very important to me	Absolutely essential — a core priority

#	YOUR CORE VALUE	RATING (1–10)	WHAT DOES THIS VALUE MEAN TO YOU? (ONE SENTENCE)
1	*e.g., Family*	—	*What it looks like in your daily life...*
2		—	
3		—	
4		—	
5		—	
6		—	
7		—	

A small honest check: *if everything is rated 9 or 10, the exercise hasn't done its job. Real priorities require trade-offs. Force yourself to differentiate — some things genuinely matter more than others, even among the things that matter.*

Now your *top three*.

Pick the three with the highest ratings (or the three you can't imagine cutting). For each, three short reflections. **This is where your values start translating into a financial plan.**

1 TOP VALUE

VALUE Write it here

How is this value currently expressed in your life? Where does your money support it — or contradict it?

Honest answer...

What does living this value look like, day to day?

A normal Tuesday...

What would it look like if this value were even more central to your life?

Bigger vision...

2 TOP VALUE

VALUE Write it here

How is this value currently expressed in your life? Where does your money support it — or contradict it?

Honest answer...

What does living this value look like, day to day?

A normal Tuesday...

What would it look like if this value were even more central to your life?

Bigger vision...

3 TOP VALUE

VALUE Write it here

How is this value currently expressed in your life? Where does your money support it — or contradict it?

Honest answer...

What does living this value look like, day to day?

A normal Tuesday...

What would it look like if this value were even more central to your life?

Bigger vision...

WHAT HAPPENS NEXT

Your values become *your financial compass*.

Bring this worksheet to your next meeting — or send a photo of it ahead of time. Here's how we use what's on these pages.

We clarify financial purpose

Your money has a job. The values you wrote down tell us what that job is — not in the abstract, but for the next five and twenty-five years.

We shape decision-making

The next time you're weighing a major financial choice — a house, a sabbatical, a gift, an early retirement — we'll hold it up against this list. It makes the answer faster, and usually clearer.

We align your strategy

Investment mix, cash-flow planning, insurance, charitable giving, estate — each piece gets built around who you are, not around a generic template.

We guide every conversation

When markets get volatile, when life shifts unexpectedly, when a child asks for help — we come back to this list. It keeps the conversation grounded in what matters.

PLAN. INVEST. THRIVE.

There are no ***right answers*** — only honest ones.

If your answers feel uncertain, or your top three changed three times while you wrote them, that's fine. Bring it as it is. The worksheet is meant to start the conversation, not finish it.