

ally Money Skills

Mind Over Money

Aligning Your Money
with Your Values

Workshop 1

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Founding Partner of the U.S. National Development Program

Workshop 1: Mind Over Money.

In this session we will:

WHY: identify your values and money influences.

WHAT: create a money snapshot or personal financial statement.

HOW: review the SMART framework for setting goals.

WHERE: introduce strategies for success.

Warm Up

Powerful Money Influences

A few steps down memory lane.





Money memories.

Let's start by answering some warm-up questions on pages 4 and 5 of your workbook.

Lesson 1.1

Connecting Your Values and Money





When it comes to money...

True satisfaction occurs when what's most important to you, what you value – family, achievement, faith, generosity and independence or a host of other things – are aligned with what you spend.

Think of a few of the most meaningful moments in your life. What made them meaningful? Who did you share them with?

Apply It:

Uncover Your Values

Circle 3–5 core values that mean the most to you.

Lesson 1.2

Getting Organized



Lesson 1.3

Setting SMART Goals



SPECIFIC:

What exactly do I want to accomplish and why? Be clear with precise details.

MEASURABLE: How much? How many?
Brainstorm a concrete goal.

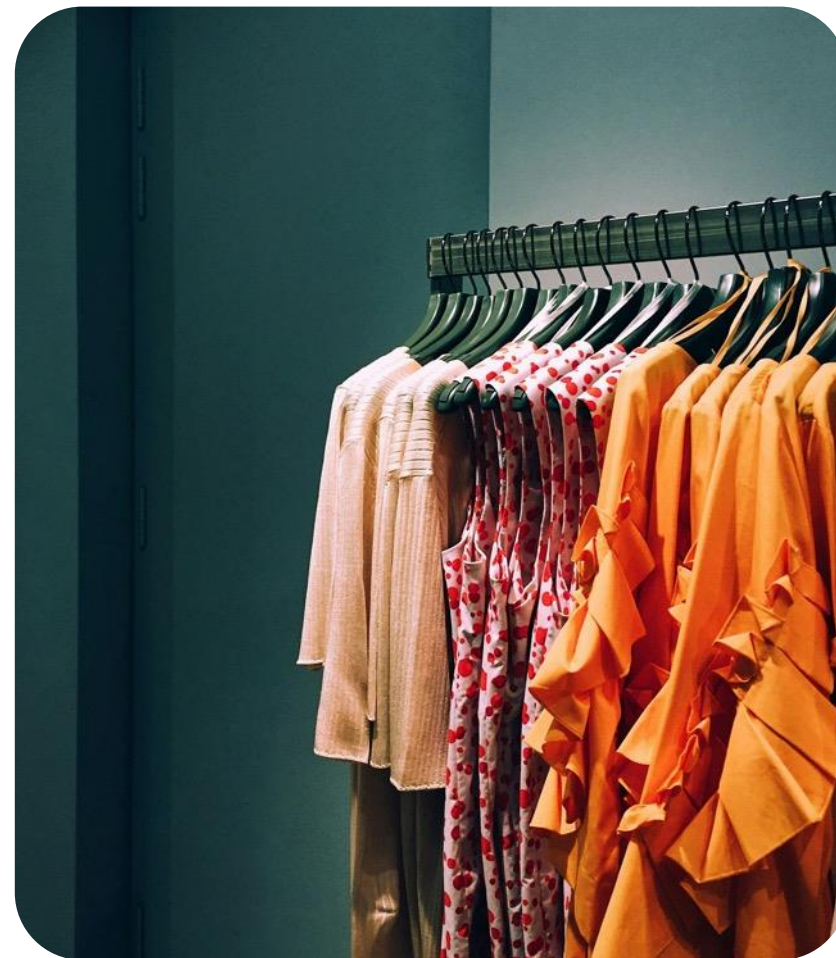
ACHIEVABLE: Can tasks be completed on time? Make goals challenging but attainable.

RELEVANT: Do the goals align with your values? Focus on the best ideas, not the “coulda, woulda shoulda.”

TIME-BOUND: What is my deadline? Set a specific time constraint to create urgency.

Try it: Writing a SMART Goal!

Use **information from page 12** about Isabella and her dream to open a boutique to craft a SMART goal.



SMART goals
give you a realistic
plan for achieving
your dreams and
improving your
financial health.



Apply it: Staying Focused.

Building SMART goals and having accountability can empower you. Take a second to answer the questions on page 14 in your workbook, then discuss your responses with your neighbor.

Lesson 1.4

Achieving Your Goals



Here are three financial strategies
to help you stay motivated:

1 Find an accountability partner.

2 Consider ways to earn more income.

3 Reboot your spending habits.

Key Takeaways.

Connecting your values and your money can help you align your money behavior with the kind of life you want to live.

Get organized by keeping an up-to-date monthly snapshot of income and expenses.

Set SMART goals and find accountability to empower you towards your financial targets.

ally Money Skills

What's next?

6 Workshops

Money Skills **Kickstart**

Simplify and demystify need-to-know financial building blocks every consumer needs to know.

3 Workshops

Money Skills **Level Up**

Stretch and take your growth and understanding of money to the next level.

