

# *A Journey into Value Systems* <sup>TM</sup>

## *Cracking the Genius Code*

LEVEL 1

Financial / Wealth Exercise

# A Journey into Value Systems – Cracking the Genius Code

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**Financial** - the science or study of the management of funds.

**What are my 10 reasons for genius Financial Values?**

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**My mission statement for Financial Value is:**

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**Key words that matches my “genius” Financial Values!**

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- \_\_\_\_\_
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**What are my “genius” Financial Values action statements?**

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## The Values of Money

This is a discovery exercises on what we value about money. It is important to understand that each and every one of us make, spend and save our money according to our eight major values. What we value most we spend our money on. It is important to note where our financial and wealth values are located within our (8) value system structure at any given time. It is also important to understand what our belief systems are when it comes to money. The awareness of these two important factors are keys to where we place our money (win or lose) and where we turn money into material things.

**Money - :** something generally accepted as a medium of exchange, a measure of value, or a means of payment: as

**Write a Brief Summary of your Current Financial/Wealth Situation:** The question to ask is, “Am I happy with my current financial/wealth situation?” What needs to change?

**What are my emotions that are involved with my financial/wealth values?**

**Coach Keith:** It has been my observation that emotions and money have a direct link to each other. It is important to note what beliefs and emotions are playing within your financial value systems.

**Simple Expense Exercise:** During an average day most of us are investing, working for money, spending, or borrowing money. When we spend money there're value systems, belief systems, and/or emotions associated. During this exercise become aware of all three of these systems and see what surfaces in your mind. There're many ways to process this exercise. For example:

- Track all cash flow for 30 days. This will help one see the moods, beliefs, and values of spending money. Be sure to include credit card expenses and all payments. **Note:** If you are married or in a serious relationship, be sure your significant other does the exercises. Could be very revealing! Simple Exercise is good for this.

**Value System from Expenses and Savings:**

Add up the total dollars in each of the value systems from your Simple Expense and your Simple Saving Exercises. List in order the most money spent to the least money spent in each category (Expenses and Savings). Write down any observations and feelings. No judgment of self! Keep in mind this is a discovery exercise.

The list will represent your current financial/wealth value system.

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**Advance Expense/Savings Exercise:** Use the Advance Expense/Savings Exercise to go to a higher level of understanding with your expenses and savings. Pick an expense from Simple Exercises that you would like to change.

- Take cash flow samples. This is good to use when there's a major event or bill paying time or just take a pulse on how you're feeling about money. Be sure at some point you've cycled through all of the value systems to discover major belief systems, emotions and feelings. Use Advance Exercise for this method.
- Just watch and observe your feelings, emotions, and belief systems will spending or saving money. However, at some point write something down to get the other physical senses involved. It's more impact when we put down things so that it's visible to the physical senses.
- Do the combination of the two. This will give a well-rounded view of what is going on in the money realm according to your values, beliefs, emotions, feelings and thoughts.

**What are my beliefs about money?** This is a great time to explore the history of your family financial belief systems. Go back a couple of generations and review your parents and grandparents financial belief systems. What are your parent's stories on financial defeats or successes? What the belief systems that are controlling your current financial situation?



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## SIMPLE EXPENSE EXAMPLE:

Monthly

Expenses	Career	Emotional	Family	Financial	Health	Physical	Social	Spiritual
Grocery shopping			\$220.50					
Mortgage						\$1875.00		
Education	\$125.00							
Night out							\$98.00	
Church								\$20.00
Juice Bar					\$10.95			
Car Note						\$630.00		
Clothes			\$325.00					
Dinner							\$53.00	
Alcohol		\$28.75						
Credit Payment				\$72.00				
<b>Total</b>	<b>\$125</b>	<b>\$28.75</b>	<b>\$545.50</b>	<b>\$72.00</b>	<b>\$10.95</b>	<b>\$2,505</b>	<b>\$151.00</b>	<b>\$20.00</b>

My value system according to my expenses:

1. Physical
2. Family
3. Social
4. Career/Personal Development
5. Financial
6. Emotional
7. Spiritual
8. Health

## SIMPLE SAVINGS EXAMPLE:

Monthly

Savings	Career	Emotional	Family	Financial	Health	Physical	Social	Spiritual
Vacation			\$125.00					
Savings Account				\$400.00				
Son's Education	\$100.00							
Investments				\$750.00				
New Car						\$300.00		
Wife's Birthday							\$50.00	
<b>Total</b>	<b>\$100</b>	<b>\$0</b>	<b>\$125.00</b>	<b>\$1150.00</b>	<b>\$0</b>	<b>\$300.00</b>	<b>\$50.00</b>	<b>\$0</b>

My value system according to my savings:

1. Financial/Wealth
2. Physical
3. Family
4. Career/Personal Development
5. Social
6. Emotions
7. Health
8. Spiritual









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## Advance Expense/Savings Example

Expense/Savings	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
<b>Chase Mortgage</b>	<b>\$1990</b>			<b>X</b>					
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Feeling some pressure because of monthly expense						x			
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
				<b>x</b>					
<b>Observation While Buying, paying or Saving</b>	Where did the belief of having a mortgage being required to own a home come from. What are my other options to own a home?								
<b>Change My Beliefs?</b>	Yes	No	Look for opportunities to reduce my mortgage.						

Expense/Savings	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
<b>Savings Account</b>	<b>\$250.00</b>				<b>X</b>				
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Feel good about paying myself first			x						
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
			x						
<b>Observation While Buying, paying or Saving</b>	Nice to watch my savings account grow. I am improving my financial outcome.								
<b>Change My Beliefs?</b>	Yes	No	I love paying myself first. My goal is to increase my savings						

Expense/Savings	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
<b>Carton of cigarettes</b>	<b>\$42.00</b>					<b>X</b>			
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Feeling some pressure because of monthly expense								x	
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
									<b>x</b>
<b>Observation While Buying, paying or Saving</b>	My mother smoked, my brother smoke, my father smoked, and I smoke.								
<b>Change My Beliefs?</b>	Yes	No	What are my beliefs about smoking cigarettes?						

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## Advance Expense/Savings Exercise:

Expenses – Mortgage or Rent	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation Before Buying/Paying									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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Expenses – Credit Card - Use or Payment	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation Before Buying/Paying									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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Expenses – Major Purchase or Payment	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation Before Buying/Paying									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Savings									
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation While Buying, paying or Saving									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Savings									
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation While Buying, paying or Saving									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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	Cost	Value System							
		Career	Emotion	Family	Financial	Health	Physical	Social	Spiritual
Savings									
Emotional Mood during the Purchase	Scale	6	4	2	0	-2	-3	-4	-6
Positive or Negative Return on Investment	Scale	6	4	2	0	-2	-3	-4	-6
Observation While Buying, paying or Saving									
Change My Beliefs?	Yes	No							

**Feelings about the event:**

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What are my beliefs about money?

1. \_\_\_\_\_  
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2. \_\_\_\_\_  
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3. \_\_\_\_\_  
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4. \_\_\_\_\_  
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5. \_\_\_\_\_  
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6. \_\_\_\_\_  
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7. \_\_\_\_\_  
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8. \_\_\_\_\_  
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9. \_\_\_\_\_  
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10. \_\_\_\_\_  
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**Discovery Notes:**

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## Parent's Beliefs

1. \_\_\_\_\_ (father, mother, grandmother, adapting parent).

What are the key points about my parent's belief about \_\_\_\_\_ value?

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- \_\_\_\_\_  
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- \_\_\_\_\_  
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\_\_\_\_\_

2. \_\_\_\_\_

What are the key points about my parent's belief about \_\_\_\_\_ value?

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\_\_\_\_\_  
\_\_\_\_\_
- \_\_\_\_\_  
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- \_\_\_\_\_  
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3. \_\_\_\_\_

What are the key points about my parent's belief about \_\_\_\_\_ value?

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- \_\_\_\_\_  
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# **The Transition:**