



Smart Money Diva Training Series and Inner Circle Training Program Training Call 3

May 3, 2012

Call Transcripts

Aligning Your Values with Your
Financial Recovery Plan

Welcome to the call everyone! This is Maureen Campaiola and our call today is the third call for our Money Breakthrough Inner Circle Training Members and the third Smart Money Diva Training Call in the Series.

We have a really great call in store today with lots of content so get ready to take lots of notes. We have some handouts that will be sent to you via email by tomorrow, you may have gotten them already but if not you will get them tomorrow for sure. Inner Circle Members can find today's handouts in the Forum under Document Archive.

I ask and appreciate that you do not share this material with anyone. It's intended for you, the program participant and not for others who may need this help but haven't signed up for the program.

Our training today is ***Aligning Your Values with Your Financial Recovery Plan.***

Before we move into the content, and there's a lot of content to cover today I want to take care of some quick announcements first.

Our next call is for our Inner Circle Training Members only and is the open Q & A call. This call is scheduled for Tuesday, May 15, 2012. This call is open to help you with any questions about any of the material we have covered to date or if you have a burning money question or issue that you would like to get coaching on. Our last call we didn't have any participants and therefore there isn't a link to that call for you to listen.

I highly recommend you come to these calls live because it is a fabulous way for you to get coaching from me personally. This type of coaching will really accelerate your learning and your progress as you move through the program and begin to dig deeper and deeper into your financial situation. So please come to the call live if you can. This is a great benefit to you as an Inner Circle Training Member.

Another benefit for the Inner Circle Members is the video training clips I will be sending you during the month. It will cover some additional, deeper information for you to consider as you contemplate what you've learned. We had a major snafu with last month's video. It will be up on the site this week but I have to tell you it was such a chore to get this video to transfer

to You Tube and then to the site. But I think we finally have it figured out and will see them the week following the training call.

One last benefit for Inner Circle Members is a special private coaching rate that I've created just for you. If at any time you feel you would like to speak with me privately for a money breakthrough session just email my assistant Lisa she will set up a time to speak with you at the rate I've created just for members. You can email her at Lisa@BreakThroughYourMoneyBS.com.

Our next training call is Thursday, June 7, 2012 at 7PM ***Understanding and Eliminating Debt in Your Life.***

You've heard me say before that money isn't a set in and forget it relationship. What you will be learning here tonight is just the next step in your money training. I want you to think about it like the layers of an onion. We've been peeling the layers, right? As you peel away each layer you go deeper and deeper with your evolution; you move closer and closer toward the core of the issue. That's what happened for me and it will happen for you too if you continue to do the work and consciously think about your money differently. The video clips and training will help you do just that - do deeper.

How's it going with your money journal? Are you reflecting and writing in your journal? I hope so. Tonight at the end of the call I will be giving you some more questions for you journal. These questions are ones that need to be thought about carefully and thoroughly. Take your time, don't rush. No one will see your answers but you. You can share with me privately any thoughts or insights that are revealed; but you and only you will see them you will never be asked to share them with others.

Finally, you will be sent the downloadable transcript of this call along with the MP3 file for your records. This way you can refer to them whenever you feel you need a refresher or just want to look something up.

One last announcement! If you live in the Boston area or in New England and are on the call I want to remind you of the event happening on May 11, 2012.

The Financial Wellness Summit is the first summit of its kind bringing together the best money minds in the area to help women handle their most precious asset - their money! The early bird price of just \$47 for a full day workshop is still available and includes a gourmet lunch and networking event that evening.

You can find out all the details by going to:

www.breakthroughyourmoneybs.com/conference/details.htm

Ok, let's get started with our content!

We're going to start off tonight by discussing values. And so the first thing I want to review with you is what values are and they are not.

When I first started out in coaching school we spent a lot of time discussing values and how to live your life rooted in what you value most. At first I didn't really understand or appreciate why we needed to focus on values so much. But what I came to realize was that if you are living a life, a life not based on what you value then you are living a pretty mediocre life.

Unfortunately, there are millions of people living life, going about their daily lives and not living a life that is authentic and based on what they value. So we begin here because I want you to live your life as authentically as you can. And, since money has so much to do with how we live our lives we tie values and our financial recovery plans together to ensure we are doing just that.

So, your values are the behavior and activities to which you are naturally drawn. Values are who you really are. This includes things like:

- Creating
- Contributing
- Adventure
- Beauty
- Teaching
- Spirituality

So, what are your true values?

Values are things you do or that you find very attractive. When engaged in these activities, you feel most like yourself: well, connected, excited,

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glowing, and effortless. We like these things, but most of us lead lives that do not grant us the chance to do just these things. We may be too busy with responsibilities, unresolved matters, chasing unmet needs, just getting by, and so on. In order to honor your True Values, you will have to substantially alter and enhance your life to get the room you need to engage in this ideal life.

Many of us spend our lives trying (consciously or not) to honor these True Values. We find ourselves getting disturbed or frustrated, bored or complacent, wishing and hoping to have a better life.

This better life is, among other things, is based on your True Values.

Often times discussing values throws people for a loop. It's not the sort of thing most of us thinking about let alone when thinking about a financial plan.

But think about it. Your attitudes about money are what define everything that matters about your personal financial situation: how much money you need, how hard you are willing to work for it, how much you will feel when you finally get it and more. That's why I can say with total confidence that once you understand what money really means to you, you will be unstoppable. Indeed, the process I am taking you through it is the single most effective tool I know to help you create a life plan that will lead you to financial security.

The process of understanding what's important about money to you is absolutely essential. Asking yourself what money means to you quickly forces you to evaluate what it is you are looking for in your life. And understanding what you are looking for in life is the foundation on which all smart financial planning is based.

Think about it – how could you possibly put together a plan unless you know what it is you really care about? Let's say what's important about money to you is the security it can provide, but your current state of financial affairs has you living hand to mouth. Well, then, something is very wrong isn't it? Clearly, your financial behavior is out of whack with your deepest values. Similarly, let's say what's important about money to you is the freedom it can bring you, but in actuality you are tied to a job working 60 hours a week to pay a mortgage on a large home – wishing all the while you were out and

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about traveling more. Once again, your financial life is in conflict with what you are really all about.

Money is not an end in itself. It is merely a tool to help us achieve some particular goal. If the way we handle our money conflicts with our personal values, we are not going to wind up living a happy and full filled life.

So how do you figure out what you are looking for in life and how to use money as a tool to get it? All you need to do is to get clear about what your values are. Once you've done that, it will be super easy to develop a financial roadmap.

What's great about this process is that it's one of the most powerful points in your journey to financial security as well as one of the simplest. What makes this so simple is the fact that you already know what your values are. They are not something you have to study for years to learn. The fact is, most of us have a pretty good sense of who we are and what's important about money to us. These things may not be immediately apparent, but with just a little bit of digging around you will see them more clearly.

So let's start looking at how you will identify your values. In the forum is a values worksheet. Print this out and this is how you will use it. I will explain now how you will get the most use out of this form.

STEP 1: Select 10 Values

You all are going to do this exercise in the next day or so. Don't wait to do it. Take the time and do the exercise in the next day or so, so you can begin to formulate your True Values. Read the list of values and circle approximately 10 that resonate as a value for you. You are looking for a value, not a want, a should, a fantasy, or a wish. A value is a must for you to be yourself. Part of the first step is to tell the truth about what you actually value or love to do with your time. This may be the first time you have ever admitted this to yourself. Some of these you will know innately. Others require some straight looking. Please be willing to "try on" words you might normally skip over. These may be hidden values; if so, you may have one or more of the following reactions:

"No, no, no; that would be too much fun."

“That’s a silly value; I should have a better one.”

“If that were true, I’d have to change my life a lot.”

“You flush, blush, or shake when reading the word.”

Got the idea? So then you’ll circle the 10 words that you believe to be True Values. Ask yourself: “If I had this, would I be naturally turned on, without effort?” (Work yes, struggle no.)

Step 2: Narrow your values to four

We all value a little of everything listed on this page. But we want you to pick the four True Values from the ones you circled. You may wish to compare each of your 10 values with each of the others and ask yourself, “Now, do I really prefer X or Y? Which ones aren’t that intriguing to me any more? Which ones, when honored, make the other ones not as exciting?”

Once you’ve identified your four True Values you’ll have what you need to begin building your financial plan around those values.

Step 3: Create a life that honors and expresses your values

Now that you have your True Values identified, you will want to create a way to be able to always express them.

Honor your values

When you honor your values, you honor yourself or higher self. Values are those activities you naturally engage in when your life is in great shape. Until this time, you may have been expressing (e.g., doing) your values but not honoring them. To honor your values means to create and live your life in such a way that there is nothing in the way of your living your values. This means a life of integrity, free of addictions or attachments, with all needs being met, free of unresolved past experiences, with a full and supportive community—like an ideal life.

People engage in this values process as a way to get a great life or put another way to get their life in order and to live most authentically. Choose three of these changes to begin fully honoring your values.

Align your goals with your values

In other words, being at the place in life where you can afford to set only those goals that honor or express your values. The alignment steps are:

Make a list of your 10 goals for this year.

Make a list of your top 10 values.

Match the goals with the values.

Note: The objective is to only have values-based goals this year. If you have a goal that does not fit with one of your top 10 values, either adapt the goal to fit the value or get rid of it and come up with another. Don't adapt the value to the goal. And only have one goal per value. You are using your values as the reference point in your life—not your goals. And that is what makes this process so exciting!

The above steps can be used for anything you want to tackle in your life not just your money situation but now we are going to speak specifically about your money situation and your financial recovery plan.

The bottom line here is that your values, goals and plans all need to be in alignment and based on what you – not someone else values the most. For some of you who are married, you and your partner might find after each completing this task that you don't value the same things. It may become clearer and clearer why you can't seem to get on the same page with one another. You don't value the same things. The key is to find how to balance your values with your partners so that your financial plan is in sync with what you both want.

Ok, so let's keep moving and discuss the money aspect of tonight's call.

You have identified your values and you can start to honor and align your goals with these values. Now I want you to get your journal out and start thinking about the following questions. When thinking about the answers remember that your answers must reflect how you really feel – not how you

think someone else thinks you should feel. Remember, whatever your values, they are the right ones for you.

What's important about money to you? Look at the values you've already identified. Is there a value on that sheet that helps you identify what's important about money to you? If not, pick a value that best answers that question for you. Remember to pick a value not a goal.

Let me offer some examples to help you as you do this exercise. Maybe you've just gone through a terrible divorce and find yourself on your own with three kids to take care of. Maybe you value "security." Or maybe you're an entrepreneur who dreams of traveling, in which case your initial value may be "freedom."

If you didn't pick one of your top four or ten True Values ask yourself what's important about that value to you? Did it get you closer to one of your top four or top ten True Values?

If not, keep asking yourself this question until you can't think of any other value that is more important even if it's not one of your top four or top ten True Values.

If you choose a value that wasn't on your top four or top ten True Values list then I encourage you to go back and do the True Values exercise again because something is off for you and you might just need to reflect on your values again.

I don't know anyone who hasn't been able to identify a value that was part of either their top four or top ten True Values when it came to asking the question, "What's important about money to you?"

So, if you do this exercise what you end up with is four maybe more values that have forced you to look deep within yourself – so deep that you come away with a really intense awareness of what is most important to you. Understanding this, you should be able to stop wasting your time, energy, and money on things that don't really matter to you - and begin focusing your resources on the things that do.

Don't be like some of my clients and want to skip this step. A values based approach to handling your money and your life is not New Age Feel Good

Stuff! Remember the Greek philosopher Socrates? He coined the phrase, "Know Thyself" for a reason. Don't skip this step!

At the end of the exercise what you will have is your top four core/True Values with answers to the questions about what is important to you about money.

Some questions to help you go even deeper:

Ask, "Who am I when I am this value? How do I act? What do I think about? What motivates me?" Write down five specific examples on a piece of paper.

Ask, "Who am I not when I am this value? How do I behave? How do I feel about myself? About others? About life?" Write down five specific responses on a piece of paper.

Ask, "How well am I honoring or expressing this value? What am I doing in my life that permits this value to be free enough to express itself?" Write down five specific ways that you are currently honoring your values.

Ask, "Where am I not honoring or expressing this value? What I am doing that restricts, dishonors, or does not give my values the room and nourishment they need and deserve?" Write down five specific things you are doing that don't serve your values.

Ask, "What three changes would I make in my life in order to fully honor and express this value?" Write down the three specific (and probably large) changes to make in the next 90 days. Examples of changes: change jobs, face and handle something tough, stop smoking, start fully communicating, let go of duties, get special training, let go of the future, let go of draining people.