

# FIND YOUR GOLDEN COMPASS

The #1 Thing You MUST  
Do in order to Find  
Financial Freedom

And END  
Financial Stress!

DR. MARILYN D WALKER



# FIND YOUR GOLDEN COMPASS

*The #1 Thing You Absolutely MUST Do to Find Financial Freedom and End Financial Stress*

*Dr. Marilyn D. Walker*

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## HOW THIS STORY BEGAN

*Dear Reader:*

*I offer you this book as a step along the road to healing your money pain and shame - that first step, that important step, toward living free from financial stress. Like many authors and coaches, my story began with "healing myself".*

*The real seed that ultimately spawned Mondays with Money probably began when I was quite young. My grandfather was an officer of a small town bank – straight out of a Norman Rockwell painting. It had wooden railings and dark wooden paneling and very large "adding machines" that had a big hand lever on them and that made a loud and satisfying "cha-ching!" noise when the lever was pulled. And this small town bank also had a safe, filled with money – big stacks of money and coins. I was actually admitted to the safe on rare occasions, allowed to stand in the presence of so much currency and coinage.*

*The modern transition to the creation of Mondays with Money began with a friend, who told me about an intensive journaling technique invented by psychotherapist Ira Progoff. The Progoff intensive technique has many facets to it, 12 separate parts, but one of them is to carry on a dialogue, in writing, with someone of importance to you, living or dead. At a writing luncheon one day, this friend had all of us spend a few moments trying out this exercise.*

*And I immediately knew "who" I wanted to talk with – money! "Money," I wrote, "It's time you and I had a little chat." That chat led to another and another, until soon I decided that Money and I should just make a standing appointment. And thus was born Mondays with Money. The more I dove in, the more I appreciated the incredible power of being in a true "relationship" with money, of really having money as an ally, rather than just something that seemed to "happen to me".*

*I have learned – powerfully – that money comes and goes, that it can ebb and flow, appear and disappear. I have lived life on minimum hourly wages, a very nice salary with benefits, and I have run my own businesses. I have seen a business grow incredibly rapidly (I am talking a 100 times increase in one of our revenue streams in about 6 weeks!) and then watched the same business, a retail store, begin to fail after a physical move that perfectly lined up with the start of the "great financial collapse" of Fall 2008.*

*I have learned that it is possible to sell a business even while it is failing, and to move myself into a position where money was once again flowing into my life rather than away from it. I learned that this can happen rather quickly, and relatively effortlessly, once a decision is made. Selling a business under duress felt like a great win to me, even though I had once dreamed of selling it for many times more than I did.*

*The truth about my business "failure" (as the business is still open the failure was only partial) is that I now see, in hindsight, that it was inevitable, because the business was not*

*in line with my values.*

*It was not based on my deepest passion.*

*You could say the "failure" was a result of certain decisions I had made, or that it was just bad luck. I had a toy store – what fun! It was well known both locally and nationally. When I learned that our longtime location was to be demolished, I opened a new, larger location, which was to be my grand future. And then, on our grand opening day, Lehman Brothers declared bankruptcy, and the world plunged into the so-called "Great Recession" (although personally I never saw what was so great about it). So I have this easy excuse.*

*But I don't accept that excuse. The fundamental problem with the business was that it was simply not really ME. I took exquisite care of my books, I ordered carefully, I marketed skillfully, and yet amazing things happened to keep me from success. And I take 100% responsibility for those events.*

*I have done many things in my life. I have been a professor of biology, a government researcher, a retail store owner, an executive, a writer, a speaker, even a dental assistant! I have traveled to many corners of the world. But the one thing that I most enjoy doing is writing, speaking, and teaching from my heart. I am still on my own journey with money, and I plan to continue it throughout my life.*

*I created this eBook – [Find Your Golden Compass](#) – because I have learned how absolutely essential it is to line up our values with our actions. I have used the "values clarification technique" outlined here many times, with great reward.*

*I am convinced that the #1 secret to financial success is not your budget. At least, that isn't where you need to start the journey. I have discovered that financial stress exists independently of how much money someone has. As a matter of fact, for some people, many people, the more money they have the more stress and shame they have! But thankfully, there is a solution. There are steps you can take to free yourself from money fear (or anger, guilt, and shame, the deadly four that haunt so many), and to finally find TRUE financial freedom.*

*I hope that you love this book, and that from it your own money relationship strengthens. There is abundance in the universe. Align yourself with **your values** and soar.*

*Marilyn Walker  
Boulder, Colorado*

***Moving beyond your fear, anger, guilt, or shame around money starts with understanding what you VALUE.***

## GETTING READY

*"It lay heavily in her hands, the crystal face gleaming, the golden body exquisitely machined. It was very like a clock, or a compass, for there were hands pointing to places around the dial, but instead of the hours or the points of the compass there were several little pictures, each of them painted with extraordinary precision, as if on ivory with the finest and slenderest sable brush." (Philip Pullman, *The Golden Compass*)*

Imagine if you were given a powerful gift – a Golden Compass - that could point the way for you no matter how dire or challenging your circumstances, no matter how high the mountain before you appeared. Imagine the riches you could discover!

In the book and movie *The Golden Compass*, the young heroine Lyra is given an intricate and beautiful instrument known as an *alethiometer*. The alethiometer resembles a compass, and like a compass the alethiometer points the way. But rather than telling geographical directions, this "golden compass" points to the truth.

The truth is that you already own this powerful, exquisite gift of a Golden Compass. And the exercise described in this eBook is going to help you discover it.

Your values are your very own Golden Compass – living a life based on your values will lead you to the truth that matters most to you.

Specifically, you are going to go through a process to *uncover your money values*, those things that drive (or at perhaps I should say things that *should drive*) your financial

decisions.

Whether you have no money or lots of money, whether you are employed or not, you are out of synch with money in some way. You've felt disappointed or let down by money. Your financial life has never quite been how you felt it should be. Perhaps recently it has become even worse.

You've listened to the pundits, and the pundits have said it should be easy. The pundits have said that wherever you stand now, you can be rich tomorrow. The pundits have said that if you haven't found wealth yet, if you're still living paycheck to paycheck, it's your own fault. It's probably your own attitude, so just change the attitude, and everything will change for you. Ouch.

But you've taken it to heart, and you've tried everything to change your attitude. You know you don't want to be stuck. You know you want to be successful. You've used affirmations. You've visualized your wealthy life. You've tried putting that 10% away each month just for you. Yet somehow, you feel that money is something that happens to everyone but you.

Now, I'm not saying these things are wrong to do when you are trying to create wealth. These things *can work* and they *can work well*. But... not until you do step #1! *The #1 Thing You Absolutely MUST Do In Order to Find Financial Freedom* is to find your own Golden Compass – your money values.

**AND I HAVE SOME GREAT NEWS FOR YOU:**

**IT ISN'T HARD! NOT AT ALL!**

## MAKE AN INVESTMENT - IN YOURSELF

Finding something as intriguing and valuable as a Golden Compass might sound hard, might sound difficult, but it is not. Remember that it is already inside you.

This entire exercise, this life-changing approach to how you view yourself and money, can be done in as little as a few hours. You need just 5 things, and 5 easy steps, to discover your own hidden treasure. The 5 steps are:

1. Understanding values
2. Gather information
3. Find your Golden Compass
4. Declare your independence
5. Pay it forward!

You probably already have all the things you need:

1. This book
2. A pen
3. Yourself
4. A quiet place
5. Several hours (which can be in small parts)

That's it! You may choose to make an "investment" in some index cards as well, if you'd rather not use the book pages. We'll get to that later. But it's not necessary. Everything you need is right here.

Before we get started, you should understand that this process may or may not be for you. If you're *completely satisfied with how your financial life is going*, then this may not be for you. If you *just want a formula to follow*, then this may not be for you. If you want a process that *doesn't involve thought and contemplation*, then this may not be for

you.

*If, on the other hand, you are ready to make an investment in yourself, if you are prepared to spend a little time in self-reflection, if you are ready to work on your "Money Mindset" and to find a way to leave behind your anger, guilt, shame, and fear, then:*

*This process is going to place you where you need to be in order to start moving toward the wealth and abundance you deserve.*

## STEP 1: UNDERSTANDING VALUES

So let's get started! Here's what you're going to do. You're going to follow a simple, step-by-step process to *uncover your money values*. Finding YOUR GOLDEN COMPASS by **uncovering your money values** is **The #1 Thing You Absolutely MUST Do in Order to Find Financial Freedom**.

And wow – how powerful it will be! Your money values are your **buried treasure** on your search toward wealth.

"Values" can be a confusing word, because it has multiple meanings. When we say "money" and "value" together, usually we mean what you can get with the money. What is the "value" of money? When we talk about things being "good value", we imply that the cost was reasonable for what we got in return.

And when we talk about values, we can also mean those things that drive our consciousness and our behavior – integrity, honesty, relationships, etc. Everyone's values are completely their own. No one can or ever should tell you what your own values "should" be. Your values are, in many ways, what defines you. They are your deepest truth.

But there are plenty of people who are willing to tell you how you "should" handle money or how you "should" think about money, aren't there? Yes! And so maybe this is a problem! Because your money values are extremely personal, just like all your values. But you've been told otherwise your entire life, and therefore you feel – anger, guilt, shame, fear... or just plain confusion!

Until you understand and define your own money values,

there is no way for you to have a sane and healthy relationship with money. Until you clear out the cobwebs of confusion, you will always see money as something that other people have. Once you have your Golden Compass of money values, then how you manage your money will fundamentally change.

If this resonates with you, if this feels like it may have relevance to you – you are not alone! Over 40% of American families spend more than they earn. Bankruptcies and foreclosures are higher than they have been in decades. Fear is all around us.

Many of the Money Pundits (my word for them 😊) take a bullying approach. Their goal is to make you see how foolish you've been, and by doing that, to convince you to change by treating money like they do. And you believe them because the evidence is clear! Your bank account shows it.

"Girlfriend," they may say, "What are you *doing*?" Your role in this play is then to see how foolish you have been.

But that patronizing, bullying attitude just feeds your anger, fear, guilt, and shame, which these same pundits tell you must go away. But how do you get the attitude to go away? How do you go about moving beyond that?

I don't mean to be so hard on these pundits. I am sure that many of them do have useful guidance for you. But there is some work that *you* must do first, very personal work. And that is what you are going to do, with the help of this book.

The truth about most or all of the Money Pundits is that they were, or are, investment or financial specialists. Which means that they do have reasonable things to say (perhaps

– be careful!) about investing, etc. But it also means that, unless you are also a financial advisor or manager, you may well have very different money values than they do!

Once you get clear on your own values, then you can parse their advice much better. But until you have taken this very important step that most people skip, you may listen to them but feel only confusion. Until you have taken this step, none of the rest is likely to work.

Once you find your money values, once you have your Golden Compass, then you will begin to build your own financial plan that is *value based*. And then nothing can stop you. Because you will be working with your own money in the most authentic way possible.

***Ordinary riches can be stolen; real riches cannot. In your soul are infinitely precious things that cannot be taken from you.***

***Oscar Wilde, The Soul of Man under Socialism, 1891***

## STEP 2: GATHER INFORMATION

Now that you understand what we mean by values and why they are important, you are going to do an exercise to understand your own values better, to find your Golden Compass, your buried treasure, your truth.

On page 11, you will find a list of many common reasons for having money, beyond “necessities”. And let’s be clear on what “necessities” are. These are the most basic things you need to live – a shelter, enough calories, and some clothing. So your house need not be considered a “necessity” unless it is the most basic shelter. If you have more than that, it is a choice. Unless you live in a nudist colony in the tropics, you do need some clothing, but it doesn’t “have” to be expensive clothing – it just needs to cover you.

And the same thing with food (which I consider one of the glories of being alive – so you see where my values are!) – you *could* live on very basic food. Yes, it might be boring. But the point is that I want you to identify the things that *really* matter to you. You are going to identify those things that matter the most *to you*. Life without chocolate may feel impossible to one person, whereas to another it is an unnecessary indulgence.

Go through the list, including any things that you have added, and circle the 10-20 things that matter deeply to you as reasons to have money. *It’s very important that you circle at least 10, and try not to select more than 20.* If you find yourself not having 10 compelling reasons to have money, then you probably don’t need this exercise. Or perhaps you are not really being honest with yourself.

I know that more of you will have a hard time stopping at 20, but if that happens, take a rest and come back. Think about what really matters the most. And OK, if it is 22 or 23, that's fine, too! But try not to go past that.

The list provided here is only a start. You may have other things that you feel are important reasons to have money. Feel free to be as creative as you wish. After all, these are *your values*.

The more specific that you are, the more powerful the results will be. Some of the list items are only meant to suggest something to you. For example, where the list says "Sports and recreation", it will be better if you write your description of exactly what you like to do.

If you're a skier, write "skiing" in the space provided, rather than the more general sports and recreation. If you are a collector of anything to do with penguins, then create a "Penguin Stuff" item instead of the more generic "Collectibles".

Before you begin, make sure you are in a quiet place where you are unlikely to be interrupted. Take some deep breaths. Become aware of your body. Feel how your body touches the chair, how you can feel the chair supporting you.

Then calmly read over the entire list at least one time. Notice that some of the list items are more ideas than things. That doesn't matter – you are defining what is important to *you*. Go ahead and write things or ideas at the end that weren't listed but that come to mind for you. Don't worry about whether they are in your top 20 or not – just jot them down.

Now go back through the list and circle the things that most strongly resonate for you, that matter the most to you. When you hear a voice saying "Yes!" you have almost certainly identified a key value.

Now count how many you have circled. If it's less than 10, go back and see what you might have missed. If it's more than 20, make sure that everything you have circled is truly important to you.

Ready to get started?

You are now in a calm place. You feel yourself breathing. You feel your weight against the chair. You are relaxed and in tune with yourself. You may now begin.

Reasons to want money (select your 10-20 TOP choices):

Adult education, continuing education

Adventure

Alcohol

Antiques

Art (buying)

Art (making)

Attend concerts, musical events

Attend movies out

Attend sporting events

Attend theater

Baking

Beauty products

Books

Car for my child(ren)

Ceramics

Chocolate

Cleaning services

Clothing for my child(ren)

Coffee

Collectibles

College

Computer games

Dancing

Dine out

Entertain friends

Fashion, clothing

Feeling of being rewarded

Financial managers or advisors

Firearms

Fitness or health clubs and trainers

Fixing up your house

Freedom from work

Furniture

Gambling

Games

Garden and plants

Gifts

Give away, charity

Gourmet food

Health insurance and medical House

Houseware

Independence

Jewelry

Knitting, sewing, crochet

Leave inheritance for children/grandchildren

Lunches out

Make more money

Musical instruments



How did it go? Were you able to stick with only 10-20? In any case – well done! Give yourself a pat on the back for making choices. I'll bet you had a few struggles, but you kept going and got it done.

Now take a break if you like, and come back to finish the exercise at a later time. Take a walk, have a cup of tea, or even put it aside for a day or two.

But come back! The best part is yet to come!

***There is no shame in not knowing. The shame lies in not finding out.***  
***Russian Proverb***

### STEP 3: FIND YOUR GOLDEN COMPASS

So, you've taken a break or at least a breath, and you're ready to continue, right? Now comes the fun part! We are going to dig for treasure!

There are two ways to do this part of the exercise. You will either use one index card for each item that you circled, or you can use the pages that are included at the back of the book to write your top choices on.

If you're using index cards, write one of your circled items in the *center* of each card. Make it stand out. You might use a sharpie or other bold writing instrument, or a highlighter. Do your cards consistently, in the same color or style, but make the words really stand out.

Now turn each card over and write one sentence that clarifies why this is important to you. For example, "Fluffy is my most important companion. I want her to feel appreciated and loved by giving her toys."

If you do use the book, then cut out the money cards from the pages and fold them in half. It's important that each thing you identified have a card or a sheet of paper that is all its own.

Just like with the index cards, you want one side to have a single item or idea on it and the reverse side to have a clarifying sentence about why you chose this.

Sit down with your cards at a place where you can set them in front of you – a table, a bed, even on the floor - wherever you feel comfortable and relaxed.

Shuffle the cards. Rearrange their order.

Set them down for a moment and close your eyes. Take some deep breaths. As you breathe in, say to yourself, "I am open and curious." Then slowly exhale while saying to yourself, "The knowledge is within me." Repeat this breath in and out at least three times, and then open your eyes.

Take the top two cards from the pile and set them side by side, with the key idea or item facing you. Now consider the following. If you could have *only one* of these two things, which one would it be? Yes, I know this can be hard! You may be thinking that it is not fair to consider giving up toys for your children just to have a nice house!

That is not what you are being asked. You are not giving anything up right now. You are only imagining what choice you would make if you *absolutely had to choose only one*. Give yourself permission to make the wise choice. Trust that you know yourself.

And remember that we have already accounted for necessities. You are not trying to choose between food and a roof over your head.

If you feel drawn to one particular card first, trust yourself that it is the right choice. Usually it is your instinct, your deep inner knowledge, that first responds. Then you get your mind involved, and things get complicated. Do not feel that you must agonize over this. The choice may come easily. Let it come.

If you continue to have a hard time making a choice between two cards, then turn them over and read your clarifying sentence for each card out loud. Then again, out loud, allow yourself to make a choice and explain the

choice.

For example, suppose you have one card that says skiing, and on the back you have written, "I love skiing because it gets me outside and brings me peace." You are struggling to compare it with gourmet food, because you happen to love having wonderful meals after a full day of hard skiing. On the back side of "gourmet food" you have written, "Food is not only nutrition but a source of joy and an expression of love." Wow – tough choice.

But now you realize that you are not rejecting anything, you are making a choice, and here is how you might say it:

"I love to ski, and I also love wonderful food. I like the way the two of them work together to keep me healthy and happy. However given that I must make a choice, I choose skiing over gourmet food, because without skiing the food would not taste nearly as delicious *to me*."

Once you have made a decision, set the card that "lost" this round to the side. Take the next card from the pile, and again set it next to the first "winner". Repeat the entire comparison process. And again, set the "loser" aside.

Continue this exercise until you have gone through the entire pile. You will have one card in your hand. Write the number "1" in the lower right corner and set it aside.

Take all the remaining cards except the "winner", shuffle the deck, take two cards out, make your comparison as you did the first time, and set one aside. Continue through the entire deck, again until you have only card remaining. Write the number "2" in the lower right corner of the final card, and set it aside.

Repeat this exercise 3 more times, until you have five cards with the numbers 1-5 in the lower right corner.

These five cards represent your own **personal Golden Compass**, your “money truth” at this point in your life. Do not worry if you feel these things may change. Life is ever changing. But you now know your **5 most important money values**.

*If you live life in a way that supports these values, there will be harmony and success.*

You may also find that being around people who hold very different values rubs you the wrong way at times. Just realize that they have their own values systems, and that you need not be in alignment with anyone but yourself.

#### STEP 4: DECLARE YOUR INDEPENDENCE

Now, fill out the "Declaration of Money Independence" on the next page. Post it in a visible place. Read it aloud at least once a day for 21 days. The most powerful times to read it are right after awakening and just before falling asleep. Consider making copies and posting them where you will see them several times a day.

You may feel concerned that these 5 things are awfully set in stone. They are not. Values and priorities can change. I suggest repeating this exercise once every 6-12 months so that you stay in tune with yourself. But let them be for a while, really make an effort to accept and embrace these values as your own. Trust the process you have just gone through.

Take your 5 cards and consolidate them onto a single card that you can carry in your wallet or purse. If you find yourself struggling with a decision, pull them out and read them over. Ask yourself if what you are about to do is in alignment with your values.

With your own Golden Compass, you have a way to find your own truth. *Now you are ready* to find financial freedom.

## STEP 5: PAY IT FORWARD

And now, please, pay the price! This is a price you can definitely afford, no matter your circumstance. If you found this eBook was worthwhile, send it on to 5 or more friends. Just please leave it intact and exactly as it came to you.

Next, visit <http://mondayswithmoney.com/testimonials/> and leave your opinion. *Each month, one person who leaves a testimonial will be selected for a free gift valued at \$99 or more.*

If you'd like to have multiple spiral-bound copies of *Find Your Golden Compass: The #1 Thing You Absolutely MUST Do in Order to Find Financial Freedom* for your employees, congregation, family, friends, or clients, see the action form on page 21.

If you are interested in taking more steps toward financial freedom, visit us at <http://www.mondayswithmoney.com>, where you'll find an abundance of resources ready to help. Our free ezine, Mondays with Money, is delivered to your email box every Monday, ready to help you start the week out right.

***I'm Marilyn Walker, your heart-centered money coach, ready to help you find and fix your own relationship with money.***

## DECLARATION OF MONEY INDEPENDENCE

I, \_\_\_\_\_, declare myself FREE and INDEPENDENT from all money concepts and values that are not my own. I understand that my personal Golden Compass is made of my top 5 money values, which are:

1. \_\_\_\_\_

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

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

4. \_\_\_\_\_

5. \_\_\_\_\_

I, \_\_\_\_\_, trust myself to live by these values and to be guided by these values. I, \_\_\_\_\_, trust that I will make wise choices based on these values.

I, \_\_\_\_\_, live by my own values and am my own best advisor.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
*Signature*

## YOUR IMPORTANT NEXT STEPS

Congratulations! You have taken the most important first step toward a life free of financial shame, anger, or guilt.

I wish I could tell you that you will wake up tomorrow and find your bank account contains some magic number that will make you happy and fulfilled forever, but I think you already know that isn't going to happen. Because no matter what amount of money is in there, it isn't the secret to happiness.

But you can still *find peace with money*, and move into a true dialogue with money and away from a monologue.

### ***A Special Offer for You***

As a way of thanking you for reading this eBook and passing it along to five friends, I invite you to join me in your own personal journey uncovering your money relationship.

I have a very few spots (actually only THREE!) open in my private Discovering Your Money Mentoring Program at the very special price of ~~\$497~~ \$297/month. This special price is only for three people – yes – only three! So don't delay.

**IMPORTANT!** This program is only available to people who are ready to make a serious commitment to rediscovering money. Because the Discovering Your Money Mentoring Program is completely private and personalized program, when these three spots are gone, they're gone. I cannot offer this program at this price again. So grab your spot today!

 **YES! SIGN ME UP!**

<http://mondayswithmoney.com/money-mentoring-and-coaching-programs/>

Or email us – [info@mondayswithmoney.com](mailto:info@mondayswithmoney.com)

Special Action Form: Share the Golden Compass!



YES! Please send extra spiral-bound, full-color copies of FIND YOUR GOLDEN COMPASS, The #1 Thing You Absolutely MUST Do in Order to Find Financial Freedom

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Tax (Colorado only), 8.31% = \$ \_\_\_\_\_

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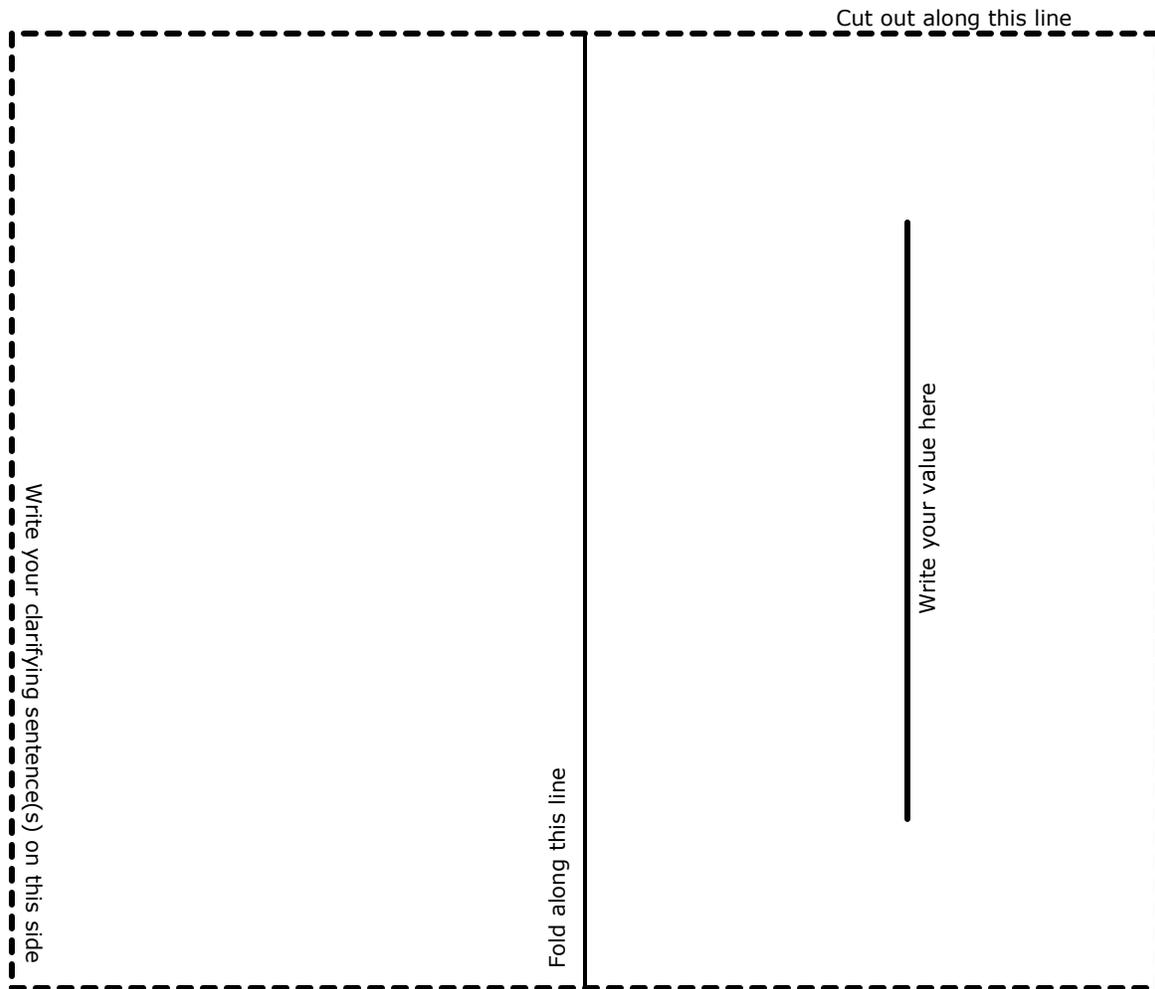
PO Box 4309

Boulder CO 80306

Email us: info@mondayswithmoney.com

## YOUR MONEY VALUE CARDS

You may cut out these money cards and fold them in half to follow the exercise described in Step 3: Find Your Golden Compass. Or use any 3x5 index cards the same way. In either case, write a single money value or idea on one side of the card. Use the same type of marker or pen so that all your cards look similar. Write 1-2 sentences (clarifying sentences) on the reverse that explain why this is a core value to you.



***The significance of a man is not in what he attains but in what he longs to attain.  
Kahlil Gibran***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***If you don't know where you are going,  
you'll end up someplace else.  
Yogi Berra***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***There are two things to aim at in life;  
first to get what you want, and after that  
to enjoy it. Only the wisest of mankind  
has achieved the second.  
Logan Pearsall Smith***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Money can't buy everything--for  
example poverty.  
Nelson Algren***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude.  
Thomas Jefferson***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Success is the sum of small efforts,  
repeated day in and day out.  
Robert Collier***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***There is only one success--to be able to  
spend your life in your own way.  
Christopher Morley***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***I cannot give you the formula for success, but I can give you the formula for failure--which is:  
Try to please everybody.  
Herbert Bayard Swope***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Try not to become a man of success but  
a man of value.  
Albert Einstein***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***As you become more clear about who you really are, you'll be better able to decide what is best for you - the first time around.***

***Oprah Winfrey***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***The biggest adventure you can take is to live the life of your dreams.  
Oprah Winfrey***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***A little simplification would be the first step toward rational living, I think.  
Eleanor Roosevelt***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***One of the lessons that I grew up with was to always stay true to yourself and never let what somebody else says distract you from your goals.  
Michelle Obama***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***I have found that among its other  
benefits, giving liberates the soul of the  
giver.  
Maya Angelou***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Even the rich are hungry for love, for being cared for, for being wanted, for having someone to call their own.  
Mother Teresa***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

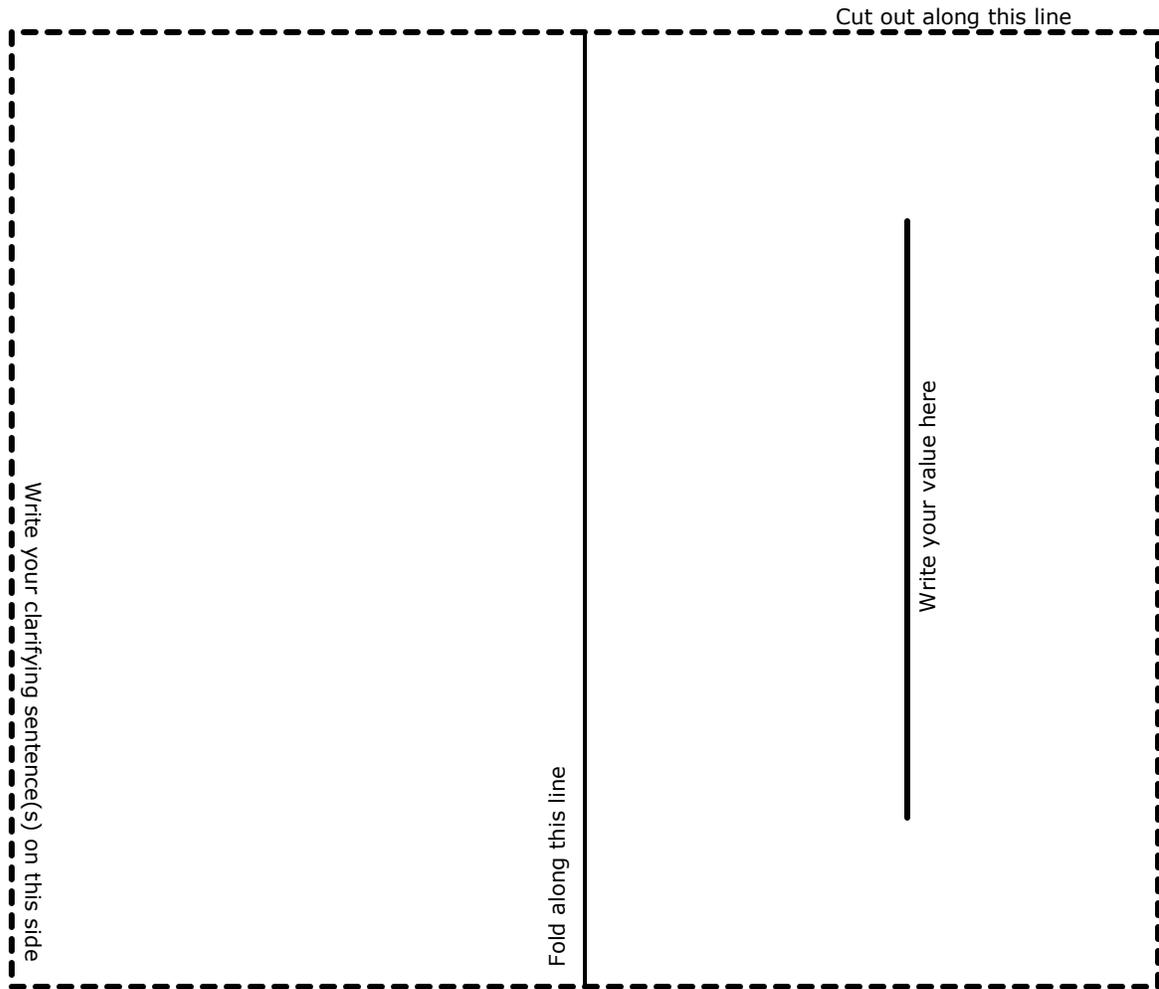
***Money is better than poverty, if only for financial reasons.***  
***Woody Allen***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here



***I am opposed to millionaires, but it would be dangerous to offer me the position.  
Mark Twain***

Cut out along this line

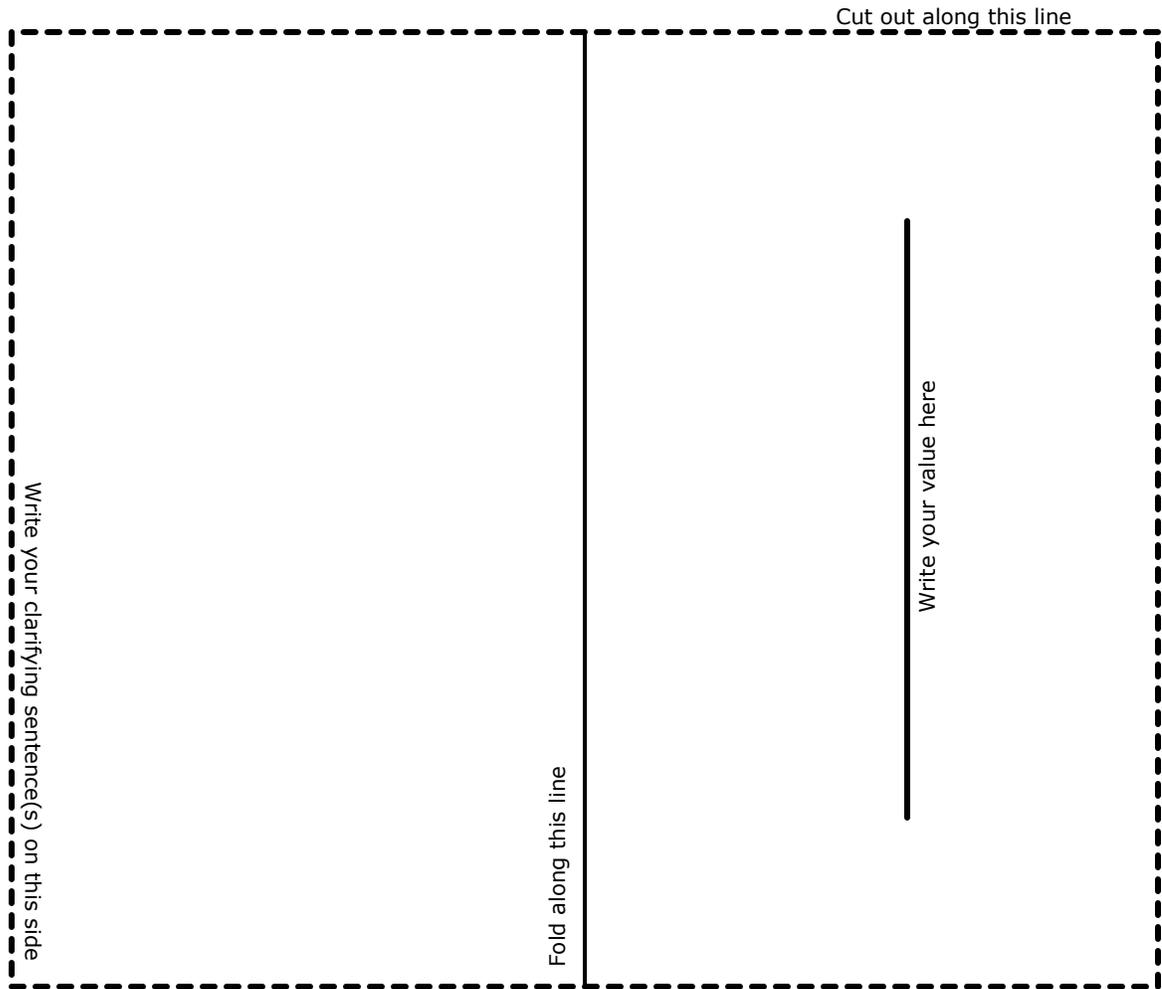
Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***Only when the last tree has died and the last river been poisoned and the last fish been caught will we realize we cannot eat money.***

***Cree Indian Proverb***



***A rich man is nothing but a poor man  
with money.  
W. C. Fields***

Cut out along this line

Write your clarifying sentence(s) on this side

Fold along this line

Write your value here

***A fool and his money are easily parted.  
Proverb***