

Jim Smith's Annual Goal Planning Kit for Couples



Where are you heading this year?

Planning Kit courtesy of



Happiness is a decision, not an event!

Jim@TheExecutiveHappinessCoach.com

www.TheExecutiveHappinessCoach.com

Goal Planning Guide – Instructions and Tips

I'm excited that you're interested in the process of doing some annual goal planning with your significant other. What has worked well for Cheryl and me is to answer the questions and complete the assessments *in advance of our retreat time*. This way we have the opportunity to collect our thoughts and can focus our time on our responses to the thought-provoking questions. We begin our session between 9 am and 10 am, and agree to go until we finish everything on the list as well as any new agenda items.

We find the most comfortable part of the house, bring blankets and pillows for comfort, and we have plenty of hot tea, coffee, and snacks available. Sit in front of the fireplace if you have one. We are often in our sweats and slippers. Make arrangements for someone to take your kids for the day. Take the phone off the hook, and turn off your mobile, computer, and email. **NO INTERRUPTIONS!**

The assessment tools are self-explanatory. **You can do some, none, or all of them depending on your stamina and the issues facing you for the coming year.**

Be sure to have note paper & pen, a calculator, a calendar and any support documents (i.e. investment reports, Quicken/QuickBooks reports, etc.). At the end of our session, which usually goes until 4 or 5 pm, we now have our game plan for the year.

Cheryl and I have been planning like this for many years, and we are always amazed at how many of our goals we actually meet, because we've talked them through and really committed to do them. Make no mistake about it: the **REAL POWER** of this day is not about the specific goals – it's about the **CONVERSATION** that we have about every possible subject. No matter what our goals, our **RELATIONSHIP** is always strengthened by the process.

When we are all done, we clean up and treat ourselves to a dinner at one of our favorite restaurants. Select a reward that both of you will truly enjoy. Be prepared to be exhausted and yet enjoy the feeling of exhilaration knowing that you have a game plan for the year that you both crafted just for your family.

Additional Success Tips

- Personalize this process to fit you!
- Address those questions and sections that resonate with you and set aside those that don't.
- This is not an all or nothing process. Expect that some questions are challenging and may be better visited at another time.
- Resist the temptation to skip "tough" questions that could provide your greatest growth.
- Use additional blank sheets or the back of a page if you need more space to write.
- Have fun with this process... Push a bit, yet don't alienate each other.
- Ideally you start at the beginning and work to the end. However, wherever you begin is the "right" place.

Enjoy your conversation!

In happiness,



The Executive Happiness Coach®



AGENDA: Annual Goal Planning

_____ and _____

Date: _____

PREWORK – complete ahead of time, then compare:

- Final Look Back: Last year in review
- First Look Ahead: Annual goal planning questions
- First Thoughts – discussion starters
- Personal Balance Priority List
- Tolerations
- Happiness Audit – How am I doing?
- Love 101 – How are we doing as a couple?
- Our Core Values
- Financial Checklist & Estate Planning Review

The FUTURE

- Improvements & Updates: What are our big “Wants” for next year?
- Finalize vacations and use of our time together
- A Look Ahead: 20-year rolling plan
- Ten Tips for Better Resolutions
- Final Action Plan(s)

- Complete any unfinished matters
- Dinner & appreciation time

LAST YEAR IN REVIEW

1. What did I accomplish during the last year that I am most proud of?
2. What did I like best about last year?
3. What did I like least about last year?
4. What have I learned from the last year that I will do differently this year?
5. Describe the success I had with the goals I set for myself.
6. What didn't happen that I wish had happened?
7. What didn't turn out the way I expected and what lesson did I learn from this?
8. What have I learned about the key people in my life and what impact has this had on my relationship with them and me?
9. What did I create this year that I am pleased with?
10. What am I most grateful for in the past year?
11. What are some new insights that I have learned about myself and what impact have the insights had on me?

FIRST LOOK AHEAD AT NEXT YEAR

1. If I could wave a magic wand, what would I create for the next year?
 - Personally
 - Family
 - Career
 - Finances
 - Other
2. What help do I need from others to achieve my objectives for next year?
3. What are my thoughts regarding vacations for the upcoming year?
4. What home projects would I suggest we list and prioritize?
5. What issues (if any) do I have related to our personal finances?
6. What are some new standards I would like to hold myself to this year?
7. What would make next year the best year of my life (think Big here)?
8. What question(s) have I not asked myself that you wish I had asked?

First Thoughts – and creating new stories

Instructions: The following stem sentences are incomplete sentences that you keep repeating with a different ending each time, without worrying if each ending was literally true or in conflict. This exercise is about recognizing the 'stories' you hold about yourself and others, and perhaps trying on new versions.

You may have 2, 3, or even more than 10 different endings to each sentence. The first few will likely be the 'safe' responses, the versions you already carry around with you and that come up automatically when people ask you. Keep going until you notice yourself being surprised by what comes up next!

Completing this exercise stimulates your mind to open up to new possibilities and discover new stories that you like even better, and want to Grow Into during the next year. The answers to your future are in you!

Stop and Write

1. Regarding my marriage, I'm becoming aware..._____
2. I want my life with (spouse) to look like..._____
3. When it comes to communicating with my spouse about what I want..._____
4. Right now it is very clear that..._____
5. If I were willing to let people know what I need and what is important to me..._____
6. What I want more than anything from my spouse is..._____
7. When it comes to religion and faith, I..._____
8. My income potential can be..._____

9. What motivates me is..._____

10. The true source of my happiness..._____

11. The idea of developing new interests makes me feel..._____

12. My true feelings about traveling & exploring new places include..._____

13. To really rock my world, I..._____

14. My interest in my spouse can be described as..._____

15. My opportunities are limited when I think like..._____

16. When I think about my children I feel..._____

17. My major focus around money is that..._____

18. From romantic perspective with my spouse, I feel..._____

19. The focus of my next 5 years will be ..._____

20. Involving my family will include..._____

21. When I think of retirement I think of..._____

22. What I am often grateful for includes..._____

23. * _____ ... _____

24. * _____ ... _____

25. * _____ ... _____

*You might create several sentence starters that apply to you and your situation.

Balance Priority List

Take your own oxygen first -- Things I need to do for myself

Listed here are four categories in which it is important to feel balanced. List the top 3-5 activities you sense MUST be in your life on a regular basis for you to feel "whole." These are generally activities that must be either in your daily or weekly routine, although some of them may be monthly or quarterly. The key to focus on is: list only the items you know have to be in your life regularly or you would immediately feel overwhelmed or empty.



| | |
|--------------------|------------------|
| Work | Play |
| Inspiration | Self-Care |

How to use this list:

This is NOT a "to-do" list. Set it aside. The next time you feel out of balance, pull this out. Is there an area you feel out of balance with? Decide what step you'll take in the next seven days to begin making that a regular, habitual part of your life again. What one step can you take that you've been putting off, resisting or ignoring...? That's the one!

Keep it updated:

What nurtures you today may not be as relevant next year. Your interests change, you move thru different phases of life, and so on. Give yourself permission to evolve, and when something no longer fills your oxygen tank, remove it and replace with a new practice.

And remember:

This is not about being selfish, or about ignoring your many other priorities. It is about recognizing that, **as a human being**, you will burn out if you focus only on one part of you. And *if you ignore your own needs*, you will lose the capacity to inspire others and build positive relationships (in your home, family, community, or at work), if the relationship you have with yourself is weak.

Tolerations Worksheet

Everyone has at least 100 things they are tolerating, right now. Large or small, each of those creates another "open thread" in your brain and occupies space. As tolerations accumulate, your capacity for happiness, creativity, and effectiveness are reduced. When you identify and act on your tolerations, you free up personal energy, reduce your stress load, and increase your capacity for happiness.

Step 1: Write down as many responses as you can for the question: "What am I tolerating in my life/career that I am no longer willing to tolerate?" (Use additional sheets as necessary.)

Think about all the different environments in which you operate: Physical (your workspace, your car, each of the rooms in your home), Relationships, (your boss, coworkers, significant others, family, groups you belong to), Spiritual, Self (diet, fitness, personal time/space), and so on.

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| 13 | 26 |

Step 2: Take action: (1) Do it, (2) Delegate it, (3) Defer it until you have the time/resources, or (4) Dump it – let it go, and move on.

Get started now! Each toleration you address is the equivalent of fixing another 'leak' in your oxygen tank! Choose 2-3 of the items on your list, and make a commitment to yourself: "What will I do about <that> and by when?"



The 13 Principles of Happiness

1. Become Positively Self-ish

When you take care of yourself *first*, you build a foundation for stronger relationships with others, increase your capacity, and reduce doubt.

2. Live Your Values

Clearly identify and proclaim your personal values through the way you live and work. You are more likely to spot opportunities when you know what they look like.

3. Live for Life, not Stuff

Let go of possessions, roles, lifestyles that others and a marketing-hyped society impose on you; focus instead on what truly brings you Joy.

4. Be Early

Whether it is project deadlines, appointments, or learning opportunities, get there before you are expected, and watch your stress load decrease exponentially.

5. Build Reserves

Identify what worries you, and work to create extra in your life, whether that is money, personal space, or extra toilet paper in the cabinet.

6. Tolerate Nothing

Continually identify and eliminate all the little "stuff" which causes you friction and drains your energy.

7. Choose to Respond

What happens is going to happen, regardless. Accept constant, discontinuous change as reality and instead of reacting, respond with curiosity.

8. Stimulate Your Development

Surround yourself with environments and people that continually challenge you, energize you, and literally pull you forward. Have adventures.

9. Pay Attention

When we are on auto-pilot, life just happens around us. Look. Listen. Notice. The sunset in your own backyard can be just as wondrous as the one at the beach.

10. Simplify

Automate, delegate, or eliminate tasks or goals that complicate your life. Being content with simpler pleasures increases your opportunity for awe.

11. Speak the Truth

Stop playing games. Recognize that though the truth may sometimes sting, it is the starting place for all progress. Challenge others to see the truth.

12. Focus on Today

Waiting for something to happen "tomorrow" in order for you to be happy is like watching yourself in the mirror and saying "You go first."

13. Be Authentic

Be yourself, not somebody else. When the Real You shows up, connections are easy.



Happiness is a decision anyone can make. How will YOU decide today?

Taking the **HAPPINESS AUDIT** will increase your awareness of the personal practices and beliefs that impact living a happy life—and how well you are living those today. Every statement in this tool reflects a belief or practice that has been positively connected with happiness – in other words, people who say “yes” to that statement consistently experience greater levels of happiness and positive emotions than those who say “no.”

There is no “right” score; there is only where YOU are, right now. If you work to balance your scores in all areas or strengthen the scores in any one area, you will experience more positive emotions and increased resilience in your life. You will also find that your impact on others grows more positive.

Instructions

1. Select any category to begin: *Self-care, Authenticity, Emotional Well-being, Power to Choose, Intentional Actions, Relationships, Goals and Purpose, Problems and Tolerations, Environments, and Job and Career*
2. Check the box preceding each statement that is true for you.
3. **Be rigorous; be a hard grader.** DO NOT check a box until the statement is virtually ALWAYS true for you. (No "credit" until it is really true!)
4. In the chart to the right of each category, record the number of checkmarks for that category by coloring in the blocks.
5. Carry your scores to the wheel on page 7. The goal is, first, to **achieve balance**. Then you can work to fill the entire chart in each category. In the meantime, you will have a current picture of how you are doing in each area.
6. Keep notes on the actions you will take in each area. **Putting your goal in writing** will dramatically increase the probability that you will achieve it!
7. **Let your awareness work for you.** Over the next year, take the assessment several more times and update the charts accordingly. Your scores will likely increase naturally. This is because you've begun to think more about these items, just by scoring yourself once.
8. **Keep reviewing until all the boxes are filled in.** You can do it! This process may take 30 days or 30 months, yet you **can** achieve success! Use your coach or a friend to assist you. And check back occasionally for maintenance.
9. **You CAN increase your level of Happiness!** When you shift your thoughts and actions in an intentional way, you will strengthen your “positive emotion muscles” and notice/create more good in your life.

Support

If you wish to accelerate your process, why not work with a coach who has been trained to support your growth and development?

This **HAPPINESS AUDIT** is brought to you by



who wants you to remember that *Happiness is a decision, not an event!*

Visit www.TheExecutiveHappinessCoach.com to find this tool and others to help you grow.

SELF-CARE

- I know what feeds my soul/renews me, and I make time to enjoy that on a regular basis.
- I take good care of myself and don't rely on others to take care of me.
- I get enough sleep at night.
- I exercise regularly and I recognize the energy I gain from it.
- I eat foods that are good for me and I am generally satisfied with my healthy eating choices.
- I make time to have fun in my life.
- I have clearly defined personal core values *(extra point if these are written, and reviewed regularly)*.
- I honor my values; I do not say that one thing is important to me but then behave differently.
- My personal sense of worth is based on who I *am*, not on what I *have* (or do not have).
- I am resilient; when I get knocked down, I know how to get back up, shake off, and try again.

PROGRESS CHART

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NOTES/GOALS: _____

AUTHENTICITY

- I experience and express my feelings without fear or shame; I rarely hold them inside.
- I am able to identify the source(s) of my feelings.
- Right now I am the happiest I have been in my life thus far.
- I am proud of my heritage and ethnic identity.
- I understand my flaws and weaknesses and accept them; I forgive myself for not being perfect.
- I enjoy being the age I am right now.
- I accept myself unconditionally; I'm happy with me.
- I have a strong moral compass; I am not living any lies.
- I am honest with others and myself.
- I say what needs to be said, even when it feels uncomfortable to do so.

PROGRESS CHART

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NOTES/GOALS: _____

EMOTIONAL WELL-BEING

- I believe that good eventually wins over evil.
- I don't worry about conforming to other people's expectations about how someone my age or gender should behave.
- I do not live in anger, fear, sadness, or suspicion.
- I hold strong spiritual beliefs; I have faith.
- I rarely feel overwhelmed; when I do I know what to do to get out of that feeling.
- I know how to express my anger appropriately so that I feel heard, yet others do not feel hurt.
- My happiness is independent of my financial status.
- I am comfortable with my own mortality.
- I focus more on what's right in my life versus what's wrong.
- I enjoy healthy competition (I don't need to win).

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

POWER TO CHOOSE

- I realize that every day I have the power to choose the mood I live in.
- I choose my actions rather than blaming others for what I do; I am not a victim.
- I typically view events through a positive lens.
- I rarely dwell on past mistakes.
- I know what happiness feels like, and I recognize and enjoy the time I'm in a happy mood.
- I look for – and usually find – happiness and contentment in everyday tasks and events.
- I focus on what I *can* control or influence rather than on what I cannot control.
- When things go wrong I do not beat myself up.
- I believe that I will find what I expect; therefore, I focus on expecting good and positive outcomes.
- I do not accept television's view of the world.

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

INTENTIONAL ACTIONS

- I regularly count my blessings.
- I smile often.
- I volunteer my time.
- I laugh often and well. I am not embarrassed by laughter.
- I invest in my future by regularly putting money away for savings and retirement.
- I have forgiven those who have wronged me; their past actions no longer have a hold on me.
- I often take time to savor happy memories.
- In the last week I have shown appreciation to someone who is important to me.
- I do kind things for others as often as I have the chance, i.e. I practice random acts of kindness. *(extra point if I have said or done something kind for someone else in the past 24 hours).*
- I have a practice or action that I know to take when I am feeling “down” that pulls me back up or re-centers me in a positive way.

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

RELATIONSHIPS

- I have at least one close personal relationship/friendship in my life.
- I do not compare the number or quality of my personal relationships to those of others.
- I enjoy being with my family; we get along well; and I maintain positive connections with my family, even those who live far away.
- I know how to let go of relationships that drain me.
- I have a strong support network (personal and professional).
- When it comes to my closest personal relationships, I freely communicate my needs and concerns.
- I am a member of at least one group of people – other than my family – whose interests are similar to mine.
- I know my neighbors; I am engaged in my community.
- Even when I disagree with others, I use respectful words, tone, and body language to express my disagreement.
- I “get” that what makes me happy may not work for others.

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

GOALS AND PURPOSE

- I believe my life has purpose and meaning.
- I have a strategy for achieving my life goals.
- My life goals are in alignment; they do not conflict with each other or with my values.
- I feel I am important to someone.
- I set realistic goals for myself; they may stretch me yet they are within reach.
- My goals are flexible; if conditions change I allow my goals to change, too.
- I break large goals into "digestible" chunks so that I can notice my progress.
- I don't let others set my goals for me; I compare myself to my own standards, not to other people's.
- I regularly take time to acknowledge and celebrate my accomplishments.
- I keep my promises.

PROGRESS CHART

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NOTES/GOALS: _____

PROBLEMS AND TOLERATIONS

- When I notice that I am tolerating something in my life, I take action to reduce/eliminate that toleration.
- When I have conflict with another I share it openly, then work together to get through it.
- I think less about the problems of the past and more about the opportunities of the future.
- When I face a challenge, I generally focus on the reasons I will succeed (rather than what could go wrong).
- I focus on fixing the problem rather than finding blame.
- When bad things happen to me, I look for the life lesson in the experience.
- I accept that life often requires a balancing of mutually exclusive priorities.
- I take responsibility for communicating what I want and need.
- When I am uncomfortable with a situation or a change, I find someone to talk it through with.
- I accept that life changes; I am able to let go of old traditions and embrace new ones.

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

ENVIRONMENTS

- All the clothes in my closet or bureau fit me and make me feel good when I wear them.
- I do not equate happiness with “stuff.”
- I am computer literate and I know how to use a computer to stay connected to others.
- I enjoy being in my home; my space is comfortable for me.
- I surround myself with smells and sounds (e.g., music) that I enjoy.
- I am satisfied with what I have.
- I have a pet (dog, cat, fish, horse, iguana, etc.).
- I have adventures (at least occasionally).
- I have routines in my life in which I take comfort.
- I have a hobby or pastime that I enjoy.

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

JOB AND CAREER

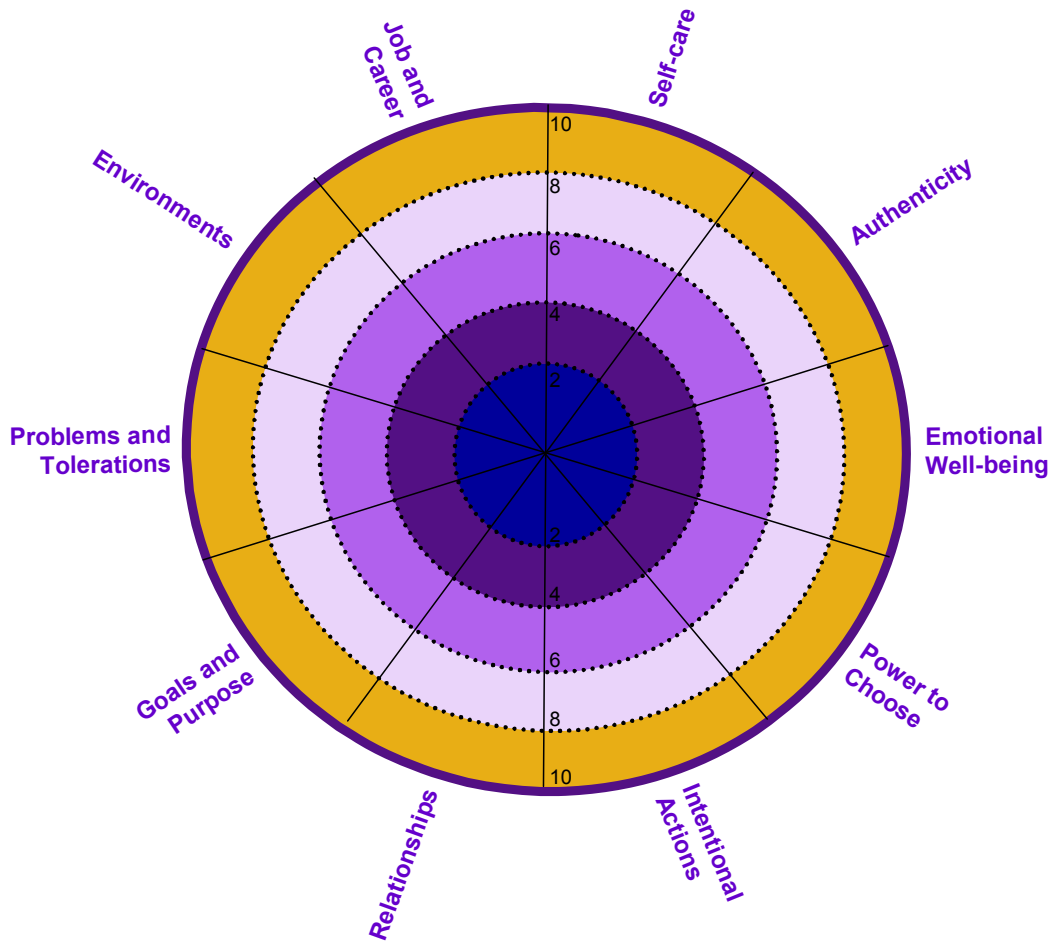
- I consider my work a calling, not a burden; I enjoy what I do to make a living.
- I feel competent at what I do.
- I know what I am good at and I leverage my strengths in what I do.
- My job is not who I *am* – it is simply what I *do*.
- I try to accomplish something every day.
- The job or vocation I work in allows me to do what I do well.
- I finish what I start. I honor my commitments. I care about what I do.
- I never consider someone else’s achievements as evidence I’m doing anything wrong.
- I enjoy learning new things.
- I am an early adopter; when change happens, I try to be “near the front of the line.”

PROGRESS CHART

| Date | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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NOTES/GOALS: _____

Happiness Audit ☺ ~ Balance Wheel



You may already know that you want to focus on just one or two areas from this assessment. If that is so, work to refine the goals you set for yourself in that/those areas.

Remember that one goal is, first, to **achieve balance**. Use this Balance Wheel to understand where your investment of time will yield the greatest results.

To use the Balance Wheel:

1. **Bring forward each section score** and plot it on the wheel. **Mark a dot** in each section that corresponds to your score (zero is in the middle, 10 on the outer edge of the wheel).
2. When you **connect the dots**, you will have a current picture of how you are doing across all ten categories.
3. **Where do your “flat spots” occur?** Notice what happens when you make it a priority to bring up your score in that area so your trip through life is not as bumpy!
4. Unsure where to start? Did you feel **resistance** to one or two statements in the audit? That’s probably a good place for you to begin

This **HAPPINESS AUDIT** is brought to you by

The Executive Happiness Coach™
Happiness is a decision, not an event!

Good luck to you!

Jim Smith

Jim@TheExecutiveHappinessCoach.com

Goal Planning Guide

How Are We Doing As a Couple? A Communication Exercise

This is an assessment tool that focuses on the areas vital to successful and satisfying relationships.

Make a copy of these questions, and then you and your partner should each complete your own evaluation. As you complete your evaluation, place an X in the box that is most appropriate. After you are both completed, take time to compare your responses to your partners, circling their responses on your evaluation, and use this as a platform for communication. Really examine each others responses and ask each other questions about your individual answers. Remember this is an exercise about love and understanding, not to create tension. Treat each other with respect and love as you reveal your answers.

Personal Well Being

I choose to be in this relationship, I'm not in it because I need to be.

| | | |
|--|--|---|
| Describes me: Not at all/No <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I am able to take time for myself when needed.

| | | |
|--|--|---|
| Describes me: Not at all/No <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I do not need my partner to complete me, I am a whole person.

| | | |
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| Describes me: Not at all/No <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I take care of my body and my partner supports my vitality.

| | | |
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| Describes me: Not at all/No <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I have a coach (or other strong supporter) who keeps me true to myself.

| | | |
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| Describes me: Not at all/No <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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Goal Planning Guide

Values and Goals

I know my partner's most important values and encourage them.

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| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I understand my partner's long and short-term goals and support them.

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|---|--|---|

I often ask my partner what s/he needs in support of his/her goals.

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|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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My life is inspired by a life vision and it includes my partner.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
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I am satisfied with the way we manage our finances, separately and together.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Spirituality

I believe my partner really knows me, including my beliefs and passions.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our relationship is aligned with my sense of purpose.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I respect my partner's centermost spiritual values.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our relationship inspires me to connect with my spiritual source.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our relationship empowers me and intensifies my passion and energy.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

Commitments

I understand that our wants/needs of this relationship differ.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I give to my partner based on his/her wants and needs, not based on mine.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our intentions regarding children are clear and similar.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am honest, faithful and committed to my partner and our relationship.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I trust my partner is honest, faithful and committed to our relationship.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Communication

I make sure to be truthful with my partner about everything.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I enjoy communicating with my partner and will often check in with her/him.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our decisions are made easily.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I clearly communicate my wants and needs from my partner.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am aware how the attitude I choose affects the quality of our communication.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

Conflict Resolution

I let myself feel angry and express it truthfully without disrespecting my partner.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I listen to my partner even when we disagree.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I don't push my partner's buttons to make them angry.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

If I disrespect or criticize my partner, I apologize.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our disagreements and problems are resolved quickly and we don't repeat the same patterns.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Partnership

I fully contribute to my relationship and towards its success.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I believe my partner is fully contributing to our relationship and its success.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I like to make my partner's life easier and happier because it makes me feel good.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

We have similar interests or interests that fit well together.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am an active participant in the relationship and I do not participate in harmful actions that regularly distance me from my partner.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

Sex

I am fully present with my partner when we make love.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I believe our intimacy is exciting, inventive, fresh and fulfilling.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

My partner tells me how to please her/him and I enjoy fulfilling their desires.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I communicate with my partner how to please me and fulfill my desires.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I feel satisfied and happy after making love or being intimate with my partner.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Connection

I'm appreciative of the love we share in our relationship.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

The quality of the silence between us is usually rich, peaceful, connected.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I do not hold grudges. I forgive my partner and move forward.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I work towards accepting my partner, and try not to pass judgment.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am influenced by my relationship to be compassionate towards myself and others.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

Trust

My partner is the one person I trust above anyone else.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I believe my partner will keep his/her word.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I keep my word to my partner, and communicate any variance.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I carefully consider my promises to that I am certain to deliver on them.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am not jealous of my partner's relationships.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Affection

I actively romance my partner to keep our relationship alive.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I am content with the affection in our relationship.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Our relationship has moments of tenderness, kindness and gentleness.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I can tease my partner with love and laugh at the same.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I like the amount of lightness and play between us.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

Family/Community

I have people that care about me surrounding me often.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I make the time to be with my children, family and close friends.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I accept my family, siblings, parents, close friends for who they are.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I communicate frequently with those important to me.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

We contribute to the lives of people around us as a way of life.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Relationship Support

The couples around us are models for the relationship we seek.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

We consult an objective observer on our relationship (family member, therapist, coach).

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I support and encourage the relationships my partner develops to pursue his/her goals.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I have all the friends I want, male and female.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

People wish to spend time with us because we are a terrific couple.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Goal Planning Guide

The Magic

I am so connected with my partner that I can often feel his/her presence.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

I have listened to my partner so well that I often know what s/he is thinking.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

We grow together in this relationship.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

We are constantly doing what we want and are present to what we are doing.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Sometimes I am overwhelmed by gratitude, love, or admiration – and I express it.

| | | |
|---|--|---|
| Describes me: Not at all/Never <input type="checkbox"/> | A little/Sometimes <input type="checkbox"/> | A lot/All of the time <input type="checkbox"/> |
|---|--|---|

Life doesn't have to be perfect to be wonderful, as such, **this evaluation doesn't mean much unless and until we discuss the differences together.** Where are we similar? Where do we differ? What do we want to do about it?

1. The primary area we need to focus on is:

2. What is it we agree to do collectively in working in this area?

3. How will we know when we are successful?

Core Values Exercise – *couples version*

Use this list of over 150 values words to help identify the terms that best resonate for you. You may add your own words at the end of the list.



PART 1: Print two copies – each of you complete steps 1-5 separately, first.

1. Begin by checking off the words that best represent *principles, standards, or qualities* you consider worthwhile or desirable – those you believe to be important in your life.
2. If the initial pass yields a number greater than 7 or 8, do a second pass. Notice where you’ve chosen words that support a similar concept. Decide which word in those groupings BEST captures what you value (e.g. honesty, integrity, ethics; which best captures the other two for you?).
3. Once you have narrowed your list to 7-8, pull them to the list below.
4. Now, rank them in order of importance. In other words, when you encounter a conflict in values (it happens!), which will you honor OVER another?
If you get stuck around the ranking, try this first: for each of your “finalists,” write out a full sentence or two of definition – YOUR definition of that value. Once you’ve defined each word more fully, return to ranking them.
5. The value that rises up the most often you should rank #1, the next #2, and so on.

| Priority/Rank My | Finalists |
|------------------|-----------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

PART 2: Create a Shared Values list for your Relationship

1. You each carry different personal values – that’s Okay. You are independent people who CHOOSE to be in partnership. Your relationship may hold values that neither of you have on your personal list – also Okay.
2. Share your personal values list with your partner, and vice-versa. Notice where there are overlaps (e.g. same or similar terms). Those are good places to start on creating a shared values list for your relationship.
3. Which values resonate for the RELATIONSHIP? You might review the list again, as the terms that work for your partnership may be different from what you selected for yourself. Where you already have similarities, decide on which term and definition you will use for that value when it comes to your relationship.
4. How many? 3-6 shared core values will form a solid foundation for most relationships.
5. Write them out fully and use them as you complete your future plans.

Integrate your Values into your life so you live them fully

- Post your values where you will see them daily. When you know your core values by heart, you ‘own’ them and can use them in stress situations.
- Use your values as a Filter for all decisions that impact you personally. Notice when you are making a decision that is out of alignment with one of your values. That internal “tug” you feel? That might be your conscience saying, “hey, what’s up with that?”
- Use your Shared Values as a filter for your joint decisions – you’ll find it’s easier to avoid argument when you have core values you’ve designed together!

Values Words Worksheet

- Acceptance
- Accomplishment
- Achievement
- Acquisition
- Adventure
- Alignment
- Altruism
- Amusement
- Assistance
- Attractiveness
- Authenticity
- Awareness
- Beauty
- Being
- Bliss
- Calm
- Charity
- Coach
- Community
- Compassion
- Comprehending
- Connection
- Consciousness
- Consideration
- Constancy
- Contentment
- Contribution
- Cooperation
- Courage
- Create
- Creativity
- Danger
- Dare
- Delight
- Dependability
- Detection
- Dignity
- Direct
- Discovery
- Discrimination
- Distinguish
- Diversity
- Economic Security
- Education
- Effectiveness
- Elegance
- Emotional Well-being
- Empathy
- Encourage
- Encouragement
- Energy
- Enlightenment
- Entertainment
- Environment
- Equality
- Ethics/Ethical
- Excellence
- Experience
- Experiment
- Expertise
- Explain
- Exquisiteness
- Facilitation
- Fairness
- Faith
- Fame
- Family
- Feeling good
- Fitness
- Freedom
- Friendship
- Fun
- Generosity
- Grace
- Gratitude
- Guidance
- Happiness
- Harmony
- Health
- Honesty
- Honor
- Hope
- Humility
- Imagination
- Improvement
- Independence
- Influence
- Information
- Inner peace
- Innovation
- Inspiration
- Instruction
- Integrity
- Intelligence
- Inventiveness
- Joy
- Justice
- Kindness
- Knowledge
- Laughter
- Leadership
- Learning
- Love
- Loyalty
- Magnificence
- Mastery
- Merriment
- Nobility
- Nurturance
- Observation
- Order
- Organization

- Originality
- Peace
- Peacefulness
- Perception
- Personal Development
- Play
- Pleasure
- Positive attitude
- Power
- Preparation
- Presence
- Proficiency
- Provider
- Quest
- Radiance
- Recognition
- Relatedness
- Relationships
- Relaxation
- Reliability
- Religious/Religion
- Resourcefulness
- Respect
- Responsibility
- Responsiveness
- Risk
- Safety
- Schooling
- Self-awareness
- Self-worth
- Sensations
- Sensuality
- Serenity
- Service
- Simplicity
- Spirituality
- Stability
- Stimulation
- Strength
- Strengthen
- Success
- Superiority
- Support
- Teaching
- Tenderness
- Touch
- Tranquility
- Trust
- Truth
- Truthfulness
- Understanding
- Victory
- Vision
- Wealth
- Wholeness
- Winning
- Wisdom
- _____
- _____
- _____

| My Initial Choices | |
|---------------------------|--|
| | |
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| | |

Quiz: Avoid Fighting About Money

There are 10 guidelines that any couple must incorporate into their lifestyles to avoid the risk of confrontation over money. They are listed below. Quiz yourself. If you have more than two "No's," you could possibly be one of the seven in 10 couples who don't see eye-to-eye on financial issues. If this is the case, you need to persevere a little harder to resolve your differences over money.

- Yes No We plan together written personal goals that will help increase our net worth 10-15 percent annually.
- Yes No We evaluate our Game Plan periodically e.g. we have "getaway" weekends (or at least evenings) every three to four months.
- Yes No We talk openly and have developed open and honest communication about money. We are dedicated to truth and reality.
- Yes No We know how to constructively deal with the pain that goes with problem-solving financial issues. We don't avoid it.
- Yes No It is not a problem for us to compromise. We mutually agree that there is a limit on the amount of money we can spend.
- Yes No We exercise self-discipline and delay immediate gratification.
- Yes No We are proactive responsible adults.
- Yes No We live below our means.
- Yes No We "pay ourselves first," whereby we are able to fund monthly all of our financial goals like payables.
- Yes No Each of us is knowledgeable about both personal and business finances of our partner. Even if there are separate accounts, there are no "secrets."

Remember this: for the *vast majority* of couples who differ (or even split up) over finances, it's not about the money – it's about the communication. So keep talking!

Tough Questions About MONEY

Answer these questions privately (in your pre-work) and then discuss your answers with your significant other. If not in sync, what are you willing to do and by when to both be on the same page? Here is where you might want to use your **ACTION ITEMS SHEET** which is at the end of this package.

HOW WOULD YOU DEFINE OUR CURRENT FINANCIAL SITUATION?

HOW STABLE WOULD YOU DEFINE OUR INCOME STREAM?

DO WE LIVE WITHIN, AT, OR BEYOND OUR MEANS?

WHAT DO WE NEED TO DO DIFFERENTLY TO LIVE WITHIN OUR MEANS?

ARE WE NATURAL SAVERS OR HABITUAL SPENDERS?

HOW MUCH CREDIT CARD DEBT ARE WE CARRYING?

HOW MUCH MONEY IS ENOUGH FOR US?

WHAT ACTIONS COULD WE TAKE THAT WOULD DOUBLE OUR CURRENT INCOME?

WHAT MISTAKES DO WE SEEM TO MAKE WITH MONEY?

HOW MUCH OF A PRIORITY IS MAKING MORE MONEY?

WHAT HOLDS US BACK FINANCIALLY?

Estate Planning Checklist -- "Where Are You Today?"

Instructions: Check off what applies to YOU!

| Col 1 | Col 2 | |
|------------------------------|------------------------------|---|
| <input type="checkbox"/> No | <input type="checkbox"/> Yes | We live from paycheck to paycheck. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have separate checking accounts for both personal and business (if appl). |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes | Our income is not determined for the coming year. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We pay our taxes on time. |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes | We would not be able to cover three to five months' living expenses in the event of an emergency. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have done strategic financial planning. |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes | One of us has no idea about the finances in the home (or in the business). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We save and invest money on a monthly basis. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have a good knowledge of how to invest our money. |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes | We are afraid to invest in stocks/equities. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have a knowledge or understanding of the following terms: time horizon, risk to tolerance, investment objective, and asset allocation. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have adequately prepared for our retirement (if >10yrs, we are on right path). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We EACH have an IRA. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have a Qualified Retirement Plan/SERP (if we own a business). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We contribute to the retirement plan annually. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We know if we have provided ample protection for our family and assets. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have made plans or strategy in the event of the primary breadwinner's: <input type="checkbox"/> disability <input type="checkbox"/> death <input type="checkbox"/> retirement |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Primary Breadwinner(s) has disability insurance. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We know if we have enough life insurance. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | The beneficiary of our life insurance policy is the spouse. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have an Irrevocable Life Insurance Trust. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have a will. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have Durable Power of Attorneys. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have Living Wills |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have an A/B Bypass Trust. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Our wills and trusts have been reviewed every two years. |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | We have sought the advice of a fee-only financial adviser. |
| ___ | ___ | TOTAL EACH COLUMN |

SCORING:

11 or more checkmarks in Column 2: You are in the **RED ZONE**. Red signifies DANGER! You have major work ahead to avert the high risk of financial disaster that may loom in your future. Don't procrastinate! Get help immediately.

7-10 checkmarks in Col 2: You are in the **YELLOW ZONE**. Put on the brakes and take a close look at what you are doing. You are not in the disaster zone yet, but your lack of attention could set you up for future financial failure. Examine your habits, and consider getting some help soon.

4-6 checkmarks in Col 2: You are in the **GREEN ZONE**. You are fairly savvy when it comes to your habits to prepare for the unexpected. But don't let your good habits slide. Get a good advisor, and stick to your plan!

Adapted from Dental Economics/October 2000

Upgrades to Make

When we upgrade, we raise our standards and we upgrade our chances for greater success and peace of mind. Take time to consider what you feel you need or want to upgrade. Committing to an upgrade does not mean it must happen this year, but once you've written it down, that change is far more likely to occur because you've declared it as a goal.

Stop and Write

- What are the upgrades you wish to make in the quality of your life?
- What are the upgrades you wish to make in your financial situation?
- What are the upgrades you wish to make in your communication skills?
- What are the upgrades you wish to make on the inside? (e.g. How you think about yourself?)
- What are the upgrades you wish to make in your family/home life?
- What are the upgrades you wish to make in your personal character?
- What are the upgrades you wish to make in your love life?
- What are the upgrades you wish to make in your job/career/work?
- What are the upgrades you wish to make in your professional skills?
- What are the upgrades you wish to make in your home, inside and out?

A Look Ahead

We tend to become very caught up in what is happening RIGHT NOW, and we sometimes forget that this year was just one small part of our life. This exercise will help you keep things in perspective.

Instructions: Look ahead. First, list significant events that you KNOW will be happening, like important anniversaries/birthdays for yourself, family, or kids; school starts, school graduations, etc. Next, put a stake in the ground for things you WANT to happen, e.g. take cruise for 10th anniversary, Disney World Trip, targeted retirement dates, and so on.

By doing this you are creating a combination Reality Check and Wish List. Laying out the next couple of decades will help you see where you'll experience financial needs; where you'll have busy years and where you'll have time to relax a bit; and it will give you targets to shoot for beyond just next week.

| Year | Event(s) |
|---------|----------|
| Current | |
| Next Yr | |
| Year 2 | |
| Year 3 | |
| Year 4 | |
| Year 5 | |
| Year 6 | |
| Year 7 | |
| Year 8 | |
| Year 9 | |
| Year 10 | |
| Year 11 | |
| Year 12 | |
| Year 13 | |
| Year 14 | |
| Year 15 | |
| Year 16 | |
| Year 17 | |
| Year 18 | |
| Year 19 | |
| Year 20 | |

Top Tips for Better Resolutions

Use this checklist to help you create better action plans and goals

- 1. Make resolutions throughout the year, rather than waiting for New Year's.**
That way you're likely to set goals that are really meaningful and compelling, rather than setting goals for the sake of a holiday ritual.
- 2. Eliminate recurring resolutions.**
Anything you've set as a goal before and failed at probably isn't going to work any better this time. Drop it or redefine it to make it more doable and attractive.
- 3. Align resolutions with values.**
When your goals are in sync with your written core values, success comes more effortlessly.
- 4. Cross 'shoulds' off your list.**
'Shoulds' and 'musts' are actually other people's goals, not yours.
- 5. Make resolutions specific and measurable.**
If there's no clear finish line, you won't be able to know if you've succeeded. Vague goals create anxiety and drain energy.
- 6. Identify what might stop you from succeeding.**
Ask yourself, "what roadblocks might occur for this goal?" Anticipating possible obstacles means they are less likely to derail you when you encounter them. Some will even disappear just by being named.
- 7. Focus on what you want; not what you don't want.**
Sounds basic, right? You might be surprised. Energy follows thought, so you attract what you focus on. Phrase goals to express the positive, not the negative, side of what you want.
- 8. Make your physical environment do the work.**
What needs to be different? If you want to watch less TV, put it in storage or a back room. If you want to curb credit card spending, keep them in a safe deposit box for emergency use only. If you want to eat healthier foods, make sure that's all you have in your house. You get the idea.
- 9. Visualize the benefits of your goal.**
What does your "picture" look like? Be specific and clear to yourself about why the outcome is important and worth attaining. Imagine how good it will feel. Relish the details.
- 10. Get support.**
What will support look like? Change is easier and more fun when you have someone who loves you to help.

Action Plan – Instructions

Now that you’ve completed all your conversation and planning, you want to make sure that it means something.

- Identify the top ten or so commitments you’ve made, and bring them forward to a single page.
- For each item, list the
 - ~WHAT (the action or activity),
 - ~the WHO (is responsible), and
 - ~the WHEN (the deadline or date by which it will be completed. If the action is ongoing, you might list the frequency, e.g. Daily, or every Sunday, etc)
- If an action will require multiple steps, it’s a Project and it requires its own Action Plan sheet, with one line for each step of the project.

Examples, single items:

| WHAT | WHO | WHEN |
|---|------------|----------------------------------|
| Walk together for exercise and to spend time together | Both of us | Five days each week after dinner |
| Rearrange the Living Room | Both of us | By April 15 th |

Example, Project:

Project, Situation, Issue: Buy a new computer_____

| WHAT | WHO | WHEN |
|---|------------|--|
| Figure out what we want in our new desktop | Both of us | By February 15 th |
| Research options and prices | John | By March 15 th |
| Save \$ to be able to buy computer, put \$50/pay into savings account | Mary | Starting Jan 1, thru April |
| Purchase computer | Both | May 1 or as soon as enough \$\$ saved. |

