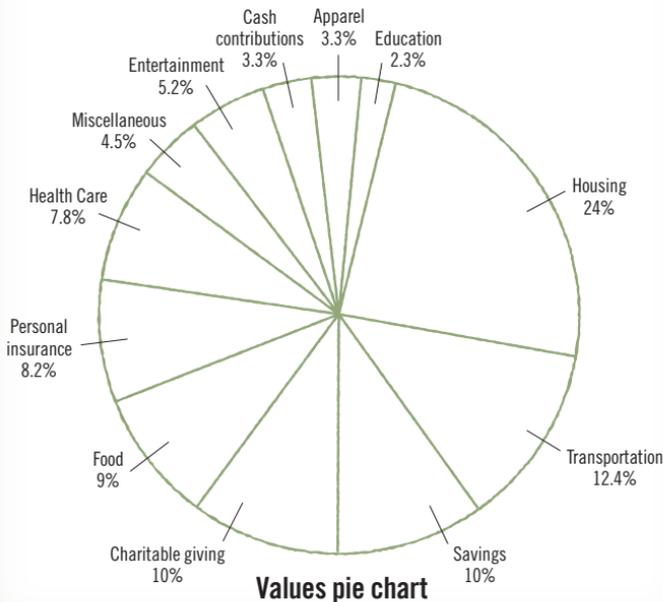


for managing money, your confidence will grow. More importantly, you are signaling God that you want to be wise in His eyes. He will walk with you. That is what is important!

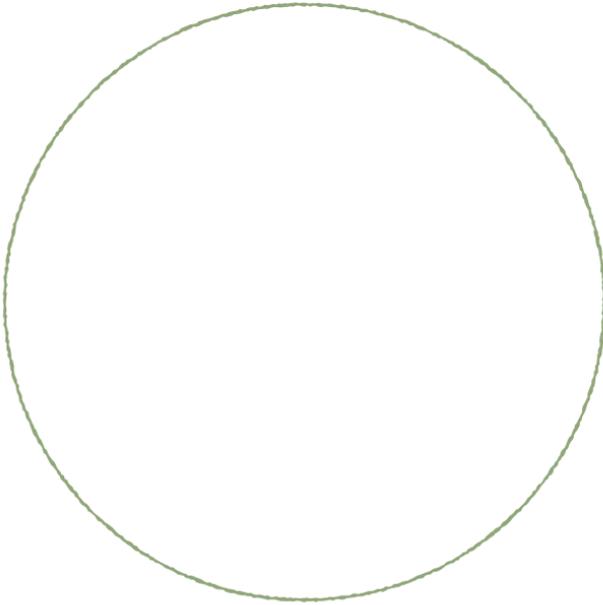
THINKING IT OVER

Visuals are so helpful. Make your own pie chart. Calculate your total cost for each category. Change it to the percentage of your income. Draw in a piece of the pie that size. (Perfection not required, but try to be close!)

Do you like each pie piece size? What if the total percent is over 100%? Good to know. Vital to know. We'll include here an example of one pie chart. We are not suggesting that these percentages should be yours. It's just an example.



WISE WOMEN MANAGING MONEY



Housing

Transportation

Education

Entertainment

Clothing

Charitable giving

Food

Savings

Health care

Insurance

THINKING IT OVER

You have made choices. Trimmed some pieces of your pie, maybe even eliminated some. Here is an additional exercise you may find helpful. We are including a Rating Your Life Values chart. The directions are simple. You are prioritizing what you value most. Take time to read, ponder, and rate these sixteen items. You will eventually have your top five.

Compare those to your pie chart and your values pie chart. Do your spending portions reflect your values? While this exercise takes time, we have found it quite motivational in changing percentages in our spending plan, both discretionary and non-discretionary.

RATING YOUR LIFE VALUES

This exercise will help you think about what you value most in your life. Here are sixteen key values that people often say they want to experience. Some say they want more of these values than others. You cannot realize them all because one may contradict another.

Assume you have to give up eleven of these values. Which would they be? Remove them by putting an “X” in the left column. Finally, rank your top five remaining value preferences, from highest (1) to lowest (5).

WISE WOMEN MANAGING MONEY

	Achievement	Accomplish something important in life; be involved in significant activities; succeed at what I am doing.
	Adventure	Experience variety and excitement; respond to challenging opportunities.
	Aesthetics	Appreciate and enjoy beauty for beauty's sake; be artistically creative.
	Authority/Power	Be a key decision-maker, directing priorities, activities of others, and/or use of resources.
	Autonomy	Be independent, have freedom, live where I want to be and do what I want to do.
	Generosity	Give time and/or money to benefit others; express gratitude for blessings in life.
	Health	Be physically, mentally, and emotionally well; feel energetic and have a sense of well-being.
	Integrity	Be honest and straightforward, just and fair.
	Intimacy/ Friendship/Love	Have close personal relationships, experience affection, share life with family and friends.
	Pleasure	Experience enjoyment and personal satisfaction from my activities.
	Recognition	Be seen as successful; receive acknowledgment for achievements.
	Security	Feel stable and comfortable with few changes or anxieties in my life.
	Service	Contribute to the quality of other people's lives and help to improve society or the world.
	Spiritual Growth	Have communication or harmony with the infinite source of life.
	Wealth	Acquire an abundance of money or material possessions; be financially rich.
	Wisdom	Have insight, pursue new knowledge, have clear judgment, and use common sense in life situations.
	_____ (specify)	

Note: Thanks to Kathleen M. Rehl for her kind permission to adapt this exercise from her "Rating Your Life Values" exercise first published in her book *Moving Forward on Your Own*.