

Guide

The "Shared Values Money Map"
(for Couples/Families)



Introduction

Goal

To align individual financial values into a common Family Mission Statement that guides all major spending, saving, and goal-setting decisions.



Materials Required

- A large piece of paper or whiteboard.
- Two different-coloured pens/markers (one colour for Partner A, one for Partner B/Kids).
- The list of 4 core values derived from your individual quizzes (or use the categories: Security, Experience, Generosity, Status/Comfort).

Step-by-Step Instructions

Step 2: Sharing the "How" (Discussion)

Partners share their individual values, but must explain the meaning behind them using money examples.

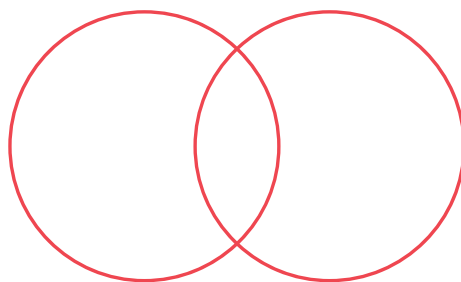
Prompt: "Tell me a story about a time our money supported one of your values."

- **Example (Security):** "My value is Security. This means I need to know we always have a 6-month emergency fund before we put extra toward the renovation. It helps me sleep at night."
- **Example (Experience):** "My value is Experience. That's why I spend money on ski lessons for the kids. I view that as an investment in family memory, not an expense."
- **Example (Generosity):** "My value is Generosity. That's why I always put R100 a month toward my niece's college fund. It is central to who I am."

Step 3: Drawing the Venn Diagram (The Map)

On the large paper, draw a simple two-circle Venn Diagram (or more circles for more people).

- **Circle A:** Partner A's Values (write them in their colour).
- **Circle B:** Partner B's Values (write them in their colour).
- **The Overlap:** Together, identify the values that are shared or are non-negotiable for the family unit (e.g., Education, Security, Health). Write these in a third colour in the middle.



Step-by-Step Instructions

Step 4: Creating the Mission Statement (The Compass)

Use the values in the Overlap Section to create a short, guiding statement about your family's financial priorities. This is your "Money Map Compass."

Category	Example Values	Mission Statement Component
Security	Stability, Freedom from Debt	We will prioritise savings for peace of mind.
Experience	Travel, Learning, Adventure	We will intentionally budget for travel and growth.
Health	Wellness, Long-term Care	We will invest in our well-being today and for the future.

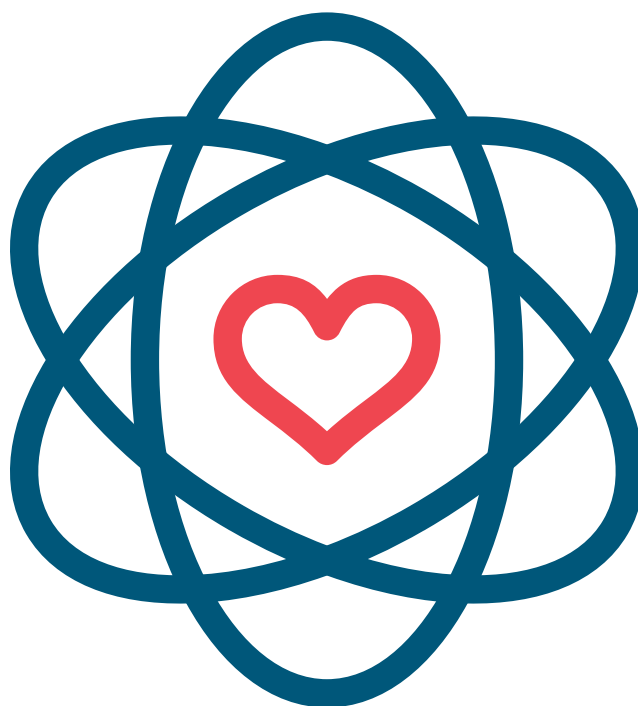
The Final Mission Statement (Example):

"Our money will be used to protect our Security (savings/debt payoff) first, and then to Invest in Experiences (travel/education) that strengthen our family."



Follow-Up Action

- **Challenge:** Review your top 3 monthly spending categories (e.g., Groceries, Dining Out, Subscriptions). Do these categories reflect your new Mission Statement?
- **Action Item:** Post the Mission Statement somewhere visible (like the fridge or in your shared digital budget tool) as a reminder before making a major purchase or financial decision.



VALUES