



**LIVING A LIFE OF VALUE:
YOUR MONEY, YOUR CAREER & YOUR FUTURE**

JUNE 21, 2023



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YOUR PERSONAL CHARACTERISTICS & SITUATION

Before you can begin thinking about your future, you need to know where you are today. Briefly identify the characteristics that define your current situation, in order to begin thinking about what your personal, professional and financial futures might look like.

Your Personal Characteristics & Situation

Age:

Family – Spouse? Partner? Children? Parents? Dog?

Other:

What is Your Degree Program?

When Do You Expect to Complete College (and Graduate School, if that's your plan)?

Your Future Career Path

Take a shot at articulating your professional expectations here. If you aren't feeling confident about some of your answers that's ok. Continuously refining educated guesses about yourself and your situation is what this kind of planning is all about.

What job do you expect to have 1 year after you complete college and/or graduate school?

What job do you want to have 5 years after you complete college and/or graduate school?

Where do you want to be living 5 years after you complete college and/or graduate school?

Where do you want to be living 15 years after you complete college and/or graduate school?

WHAT ARE YOUR VALUES?

Our values are those ideals that are most important to us. You should have already worked through the Values Sort Exercise at <https://www.think2perform.com/values#start>. Now let's dig a little deeper, and sort our values into "Personal" values and "Professional" values. We do this to think about the trade-offs we may make between short-term and long-term decisions.

The list below provides some popular values. Feel free to define your own values are not in this table.

Circle as many of the following values as you feel you believe in, are important to you, help define who you are or connect with what you want to define your future.

Order	Fame	Faith	Pleasure	Decisiveness
Wealth	Power	Achievement	Spirituality	Flexibility
Honesty	Leadership	Competition	Philanthropy	Friendship
Freedom	Ethics	Money	Autonomy	Meaningful Work
Relationships	Cooperation	Excellence	Safety	Religion
Community	Competence	Creativity	Adventure	Family
Integrity	Recognition	Happiness	Play	Status
Stability	Health	Fairness	Diversity	Privacy
Challenges	Change	Service	Environment	Helping Others
Independence	Security	Excitement	Loyalty	Education

WHAT STANDS OUT TO YOU IN THE LIST ABOVE?

WHAT THEMES DO YOU NOTICE?

IS ANYTHING MISSING FROM THE LIST ABOVE?

WHAT ARE YOUR VALUES?

Now, let's make things a little more difficult. Instead of simply circling ALL of the values that you feel connected with, let's narrow it down. And let's narrow it down across two dimensions: your personal life and your expected, future professional life.

On the left, think of who you are and who you will always be. These values define you.

On the right, think of what you want in a career, in a professional life or in your future.

What Are Your Top 5 Personal Values?

1. _____

2. _____

3. _____

4. _____

5. _____

What Are Your Top 5 Professional Values?

1. _____

2. _____

3. _____

4. _____

5. _____

Use this space below for whatever notes you want to write down to help you think and plan more effectively.

WHAT ARE YOUR GOALS?

Our values and personal characteristics define where we are today. Our goals define where we want to be in the future. Most of us have distinctly different personal and professional goals – and those goals will change and evolve over time. Think about your goals, what your personal and professional goals are.

What Are Your Top 5 Personal Goals for the Next 3 Years?

1. _____
2. _____
3. _____
4. _____
5. _____

What Are Your Top 5 Personal Goals for the Next 10 Years?

1. _____
2. _____
3. _____
4. _____
5. _____

What Are Your Top 5 Professional Goals for the Next 3 Years?

1. _____

2. _____

3. _____

4. _____

5. _____

What Are Your Top 5 Professional Goals for the Next 10 Years?

1. _____

2. _____

3. _____

4. _____

5. _____



What Does Retirement Look Like to You?

For most of us, retirement eventually becomes a major part of our future planning. Of course, it's probably a long way away for you and you have an entire life to live before you retire. But thinking about what retirement looks like to you – and what you want your retirement to be – can help you think about how you live that life and what career options you pursue.

Take a few minutes to think about your future retirement; this is merely a thought-exercise to begin visioning what you will need to do have the retirement that you want.

At what age will you retire?

What family will you have?

How will you stay busy in retirement?

What excites you most about retirement?

Where will you live?

How will you pay for retirement?

What else will be a part of your future retirement?

What Are Your Top 5 Financial Goals for the Next 5 Years?

1. _____
2. _____
3. _____
4. _____
5. _____

7 Financial Goals Every Student Should Pursue

Managing your money is difficult while you're in school – mostly because you have limited income. But that's exactly why you're in college – to increase your income. And once that happens, you will have the opportunity to take control of your financial situation, to own your financial future and to build your own financial independence. The 7 actions below can help get you started.

**ONE MONTH EVERY SEMESTER:
TRACK EVERY PENNY THAT YOU SPEND
& TRACK EVERY PENNY THAT YOU EARN**

**IN THE NEXT 3 MONTHS:
IDENTIFY WAYS TO DECREASE YOUR
DISCRETIONARY SPENDING BY 25%**

**IN THE NEXT 6 MONTHS:
MAKE A PLAN TO
MANAGE – AND PAY OFF
– YOUR DEBT**

**IN THE NEXT 12 MONTHS,
OPEN AN IRA OR ROTH
IRA**

**IN THE NEXT 6-12
MONTHS:
OPEN MULTIPLE SAVINGS
ACCOUNTS, 1 FOR EACH
GOAL**

**WITHIN 2 YEARS OF GRADUATION:
HAVE AN “EMERGENCY FUND”
ACCOUNT, WITH 3-6 MONTHS OF NON-
DISCRETIONARY EXPENSES**

**WITHIN 3 YEARS OF GRADUATION:
ELIMINATE ALL OF YOUR BAD DEBT.**

YOUR PROFESSIONAL SWOT ANALYSIS

A SWOT Analysis identifies Strengths, Weaknesses, Opportunities and Threats. Businesses frequently use these in their strategic planning work. Personal or Professional SWOT Analyses can be a power tool to help you think about your future – what you can control and what may be more difficult to control. In the boxes below, try to list 3-5 items that apply to you for each category.

Your Professional Strengths	Your Professional Weaknesses
Opportunities for Your Professional Future	Threats to Your Professional Future

YOUR FIRST POST-COLLEGE JOB PRIORITIES & PREFERENCES

You probably came to college for many different reasons. One of those reasons is probably “to get a great job.” As you think about that great job, what does it look like? When you begin applying for jobs, interviewing for jobs, negotiating for jobs or starting your own business, you will have to make a number of decisions. Some of these decisions will be directly aligned with your values and goals. Some of these decisions may involve trade-offs...because it may take a while for you to find “the perfect job.”

Think about the 10 most likely features of your first post-college and/or graduate school job – salary, location, flexibility, opportunity, flexibility, culture... – and identify how important each feature is to you.

- | | |
|-------------------|--------------------|
| 1. _____
_____ | 6. _____
_____ |
| 2. _____
_____ | 7. _____
_____ |
| 3. _____
_____ | 8. _____
_____ |
| 4. _____
_____ | 9. _____
_____ |
| 5. _____
_____ | 10. _____
_____ |

Are there any other deal-killers, must-haves or other key factors to consider for your next job?

Let's Revisit Your Future Career Path

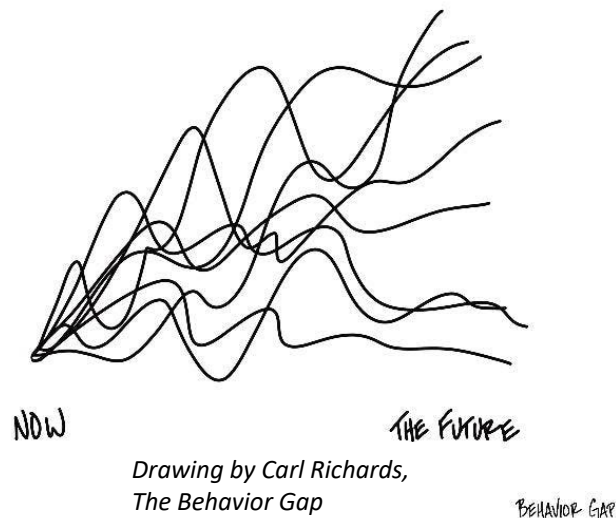
Take a shot at articulating your professional expectations here. If you aren't feeling confident about some of your answers that's ok. Continuously refining educated guesses about yourself and your situation is what this kind of planning is all about.

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WHAT IS YOUR IDEAL PLAN B??

We all have a Plan A. That's the dream, that's the goal.

But Plan A doesn't always work out for us. So let's think about your second-best future life.

What are 5 criteria for your Plan B, second-best future professional life?

Think of these as both "must-haves" and "things-you-can-control."

Think of this Plan B as a plan that you can see yourself creating and enjoying.

1. _____

2. _____

3. _____

4. _____

5. _____

WHAT ARE YOUR FUTURE CAREER & PROFESSIONAL PLANS?

Use this space for whatever notes you want to write down to help you think and plan more effectively.



YOUR PERSONAL & PROFESSIONAL VISION BOARD

You may have heard of *Vision Boards* in slightly different contexts – a lot of people create them to help visualize and prioritize different life goals.

That's exactly what we're doing here: we're applying this visualization and prioritization to the intersection of your education goals, your professional goals, your family goals and your personal goals.

Today's session has focused on your professional goals. But it's impossible for anyone to focus on their professional goals without also thinking about personal, family and education goals.

So try to think about how all of these connect through the following questions – and then begin to build your *Personal & Professional Vision Board* in the tiles on the following page. We encourage you to continue this exercise on your own to make this *Vision Board* as creative and relevant as you need.

- What are your priorities to complete college and/or school?
- What do you hope to do immediately following college and/or graduate school?
- What job(s) do you hope to have after college and/or graduate school?
- How are you going to go about finishing college and/or graduate school?
- How are you going to go about getting your next job?
- What are the top 5-10 criteria you want in that next job?
- What are your professional goals for the next 5-10 years?
- What are your personal, family and other goals for the next 5-10 years?
- Fast-forward to the year 2040. What experiences, accomplishments, values and other priorities will help you live your best life?
- What are the values – both personal and professional – that will be the foundation for all of your future decisions, experiences and accomplishments?
- Who is your team? Who is going to be responsible for helping you achieve your goals and live your best personal and professional life? Family, advisors, friends...who else?



REVISITING YOUR VALUES

After going through this entire mental exercise, thinking about your goals and dreams, your needs and wants, your retirement and your future professional lives...

How does all this connect back to the values you identified at the beginning of this exercise?

Go back and review your values from the beginning.

What are your Top 5 overall values now?

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

PLANNING FOR POST-COLLEGE LIFE:

ALIGNING VALUES, VISION, AND ACTIONS FOR THE FUTURE (AND FROM THE START)

Use this space for whatever notes you want to write down to help you think and plan more effectively.

