

# IT'S NOT ALWAYS ABOUT THE MONEY

## *Workbook*

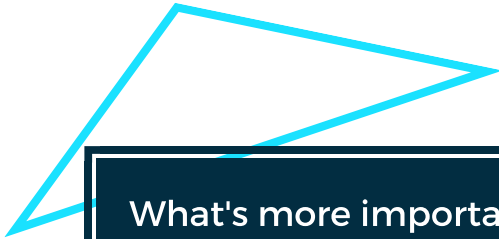


**Focus on BALANCE and  
PROTECTION**

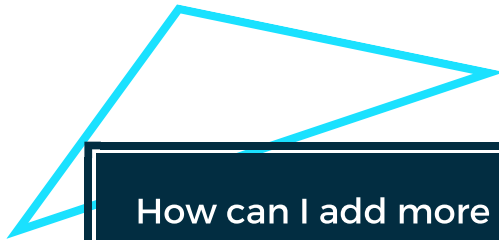
# If it's not about the money...what is it about?

Below is our "Personal Values Bank".

Use the bank as a reference to answer the prompts on a separate piece of paper. When answering the prompts, think about not only what you value in yourself but in others.



**What's more important than money to me?**



**How can I add more of these values to my life?**

## Personal Values Bank

Accountability	Family	Organization
Adaptability	Fame	Originality
Ambition	Freedom	Patience
Balance	Friendship	Playfulness
Beauty	Fun	Presence
Boldness	Generosity	Professionalism
Candor	Grace	Prosperity
Clarity	Gratitude	Purpose
Comfort	Growth	Quality
Community	Hard Work	Recognition
Compassion	Health	Reflection
Competence	Honesty	Respect
Confidence	Honor	Risk
Connection	Humility	Security
Consistency	Improvement	Self-Reliance
Contribution	Innovation	Sensitivity
Courage	Inspiration	Service
Creation	Integrity	Sharing
Creativity	Intuition	Sincerity
Curiosity	Joy	Status
Decisiveness	Justice	Stewardship
Dependability	Knowledge	Talent
Dignity	Leadership	Thoroughness
Discipline	Learning	Tranquility
Ease	Love	Transparency
Empathy	Loyalty	Unity
Energy	Mastery	Vision
Enthusiasm	Maturity	Wealth
Equality	Moderation	Wisdom
Ethics	Optimism	Wonder

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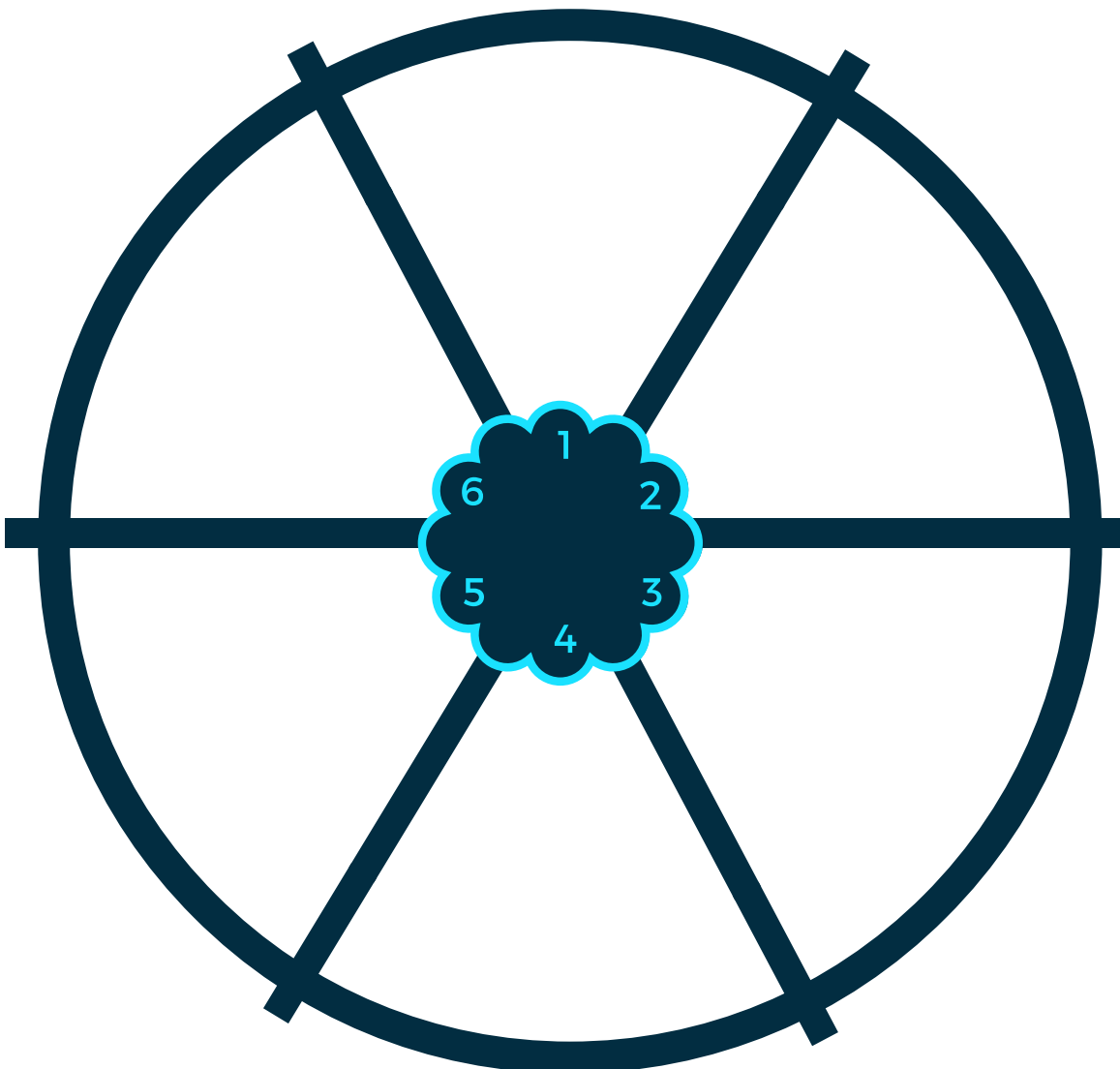
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Write in your own!

# If it's not about the money...what is it about?

Complete the statements below by writing your answers in their corresponding parts of the wheel.

- 1) From my past, I have learned to...
- 2) From my past, I have learned not to...
- 3) For my future, I choose to...
- 4) For my future, I choose not to...
- 5) My most important activity for the rest of the quarter...
- 6) I have \_\_\_\_\_ days left in this quarter (...better get busy!)



*Integrity Wheel*

# If it's not about the money...what is it about?

Complete the statements in the blank spaces.

My most important "Greenhouse Element" or need for protection is...

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My most important "Garden Element" or need for growth is...

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## Areas of Finance and Business

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*My next steps are...*

Insurance

Investments

Taxation

Legal

Cash Flow and

Reserves

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# If it's not about the money...what is it about?

## Business Entities

### Should I choose...



Sometimes it makes sense for a company to do business under a different name. To do this, the company has to file what's know as a DBA, meaning "doing business as." A DBA is also known as a "fictitious business name," "trade name," or "assumed name."



A limited liability partnership (LLP) is basically a general partnership, but with the addition of giving the partners at least some limited personal liability. There is only one class of partner (general partners).



Limited liability companies are flexible business structures, allowing their owners to configure how the LLC is managed, organized, and even where the company is formed. Some LLCs are designed specifically for professional services such as doctors and attorneys, others are structured to take advantage of interstate commerce laws.



A corporation that pays taxes on its profits.  
A corporation that is taxed as a partnership under IRS rules.



Only persons licensed to practice the profession may be members of a professional limited liability company.

My most important challenge with my business entity (circle one):

- Taxation
- Simplicity
- Asset Protection
- Operations
- Cost
- Valuation
- Partner Membership Issues

# If it's not about the money...what is it about?

## Business Succession

My plan for business succession is to (circle one):

Sell the Business

Merge with Another Business

Transfer to Family

Transfer to Employees

Retire the Business

I do/do not have a succession plan.

I will obtain a Business Valuation by \_\_\_/\_\_\_/\_\_\_.

### Think it over...

Do I need a will?

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Do I need a trust?

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Do I need a power of attorney for finance/business?

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Do I need a power of attorney for healthcare?

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Do I need documents to protect my business from creditors/lawsuits?

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What message/values do I want to leave my loved ones?

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*Because...It's Not Always About the Money!*