



Section 7: Target Practice

Exercise 21

Sometimes it's not easy to identify our values. And sometimes we absorb others' values without really thinking about them. This exercise asks you to consider some commonly held money beliefs.

Work Beliefs

- Check the box of the work beliefs you carry:*
- Making a lot of money is what motivates people.
 - It's more important to help people than to make a lot of money.
 - Doctors and lawyers are only in it for the money.
 - Teachers are underpaid.
 - Teachers are overpaid—they only work nine months a year!
 - White-collar jobs are where people with valuable skills work.
 - Blue-collar jobs are where real people work.
 - Unions encourage laziness.
 - Unions protect workers.
 - Minimum wage is too low.
 - We don't need minimum wages.

Community Beliefs

- Check the box of the community beliefs you carry:*
- I get what I pay for with my real estate taxes.
 - The school budget is out of touch with reality.
 - The school budget should be the number one priority.
 - The best schools are in towns with a lot of money.
 - Wealthy communities deserve better resources because they have more.
 - Resources should be the same whether there is money or not.
 - City hall caters to special interest groups.
 - I have a voice in my community's governance.
 - Welfare helps support my community.
 - Welfare attracts undesirables.

Political Beliefs

- Check the box of the political beliefs you carry:*
- People should pull themselves up by their bootstraps.
 - The government should support those that have less.
 - Everyone needs to pay their fair share of taxes.
 - A balanced budget is a top priority.
 - Healthcare should be solved by the government.
 - Deregulation of businesses means more economic growth.
 - Some industries should be subsidized by the government.
 - Are these beliefs really yours—or from someone else?

Ethical Beliefs

- Check the box of the ethical beliefs you carry:*
- Family first.
 - I deserve money as well as anyone else.
 - Hard work pays off.
 - Profit first.
 - Life's not fair.
 - You can never have too much money.
 - We should give to those with less.
 - Welfare recipients are lazy.
 - The wealthy did something unethical to get all the money they have.

These beliefs are big-picture beliefs that trickle down into your everyday life. The next step is to consider how these values and others like them impact your decisions. Being aware helps you decipher what's real for you so everyday choices reflect your true values.