

My Financial Principles Worksheet

A Guided Exercise to Discover Your Financial North Star

Created by SafeSimpleSound Financial Planning

Constitutional Financial Excellence • Educational Generosity

Your S3 Constitutional Principles Discovery Tool

Safe • Simple • Sound

Foundation-First Financial Wisdom

What You'll Discover:

- **A Safe Foundation:** A clear process to define the stable, core principles that will anchor your financial life and reduce anxiety.
 - **Simple Clarity:** The crucial difference between goals (the "what") and the much more powerful principles (the "why").
 - **A Sound Starting Point:** The essential first step in building a resilient financial plan that can endure any market condition.
 - **Constitutional Advantage:** How to establish the core of your "Living Constitution," the foundation that guides all future financial decisions.
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Your Constitutional Principles Worksheet

Your Foundation Check

Instructions: This worksheet guides you through the most important step of building a resilient financial plan: establishing your core principles. Before you can decide *what* to do, you must define *why* you are doing it. This exercise will help you create the unshakable foundation for your entire financial future.

Part 1: Understanding Goals vs. Principles

A goal is a target; a principle is a fundamental value that guides your behavior. Goals can change, but principles are your anchors.

- A Goal sounds like this: "Retire with \$2 million." It's a destination.
- A Principle sounds like this: "Never be a financial burden on our children" or "Maintain our lifestyle with zero debt." It's a code of conduct.

Constitutional Insight: This distinction is the heart of the **Vision-First Direction** principle. By leading with your "why," you ensure that every financial tactic serves your life's vision, rather than the other way around.

Part 2: Questions to Uncover Your Principles

Instructions: Take a moment to reflect on these questions. Your answers will point toward the principles that matter most to you. There are no right or wrong answers.

- Question 1: What must be true about your finances for you to feel peaceful and secure, no matter what the markets or headlines say?
- Question 2: When you think about the financial legacy you want to leave, what values are absolutely non-negotiable?
- Question 3: Beyond just a number, what does "financial success" truly mean for you and your family?

- Question 4: What financial anxieties do you want to eliminate from your life permanently?

Constitutional Insight: These questions are designed to move past temporary wants and uncover your timeless values. This simple act of reflection is a powerful way to protect your plan from emotional, reactive decisions.

Part 3: Draft Your Core Financial Principles

Instructions: Based on your reflections above, write down 1-3 of your core, non-negotiable financial principles. This is the most important part of your financial plan.

Constitutional Insight: Congratulations. These principles are the anchors for your "Living Constitution." They are the stable foundation you will use to make all future decisions with clarity and confidence.

Your Constitutional Next Steps

Now that you have defined your principles, they should become the filter for every financial decision. The next step in building your Living Constitution is to define your "Amendment Process"—the disciplined way you adapt your tactics over time without ever compromising these core principles.

Constitutional Insights Summary

Key S3 Differentiator: This worksheet focuses on who you are and what you value, not on what products to buy. This foundation-first process is the key to building a plan that lasts.

Educational Generosity Promise: This worksheet provides foundational clarity, a valuable and empowering asset for anyone, at any stage of their financial journey, whether they become a client or not.

Stakeholder Synthesis: By gaining this clarity, you (the reader) are better prepared for any financial conversation, empowering you to be a more effective partner in your own success.

Your Constitutional Next Steps

Immediate Action (Now): Keep the principles you wrote down somewhere visible. Let them guide your thinking this week.

Foundation Building (Next 30 days): Consider the next step: "What would a disciplined 'Amendment Process' look like for me?"

Professional Support: If you are ready to build a comprehensive plan based on the principles you've just uncovered, schedule a complimentary consultation to explore the full Living Constitution process.

About SafeSimpleSound Constitutional Financial Planning

Our Constitutional Promise: To build every financial plan on the bedrock of our clients' core principles, ensuring that their plan is an authentic and resilient guide for their life.

Educational Generosity Commitment: We believe financial clarity is the first step toward financial peace of mind. We provide tools like this worksheet to empower our community to build that clarity for themselves.

Connect Constitutionally: www.safesimplesound.com/connect

Educational Generosity Commitment:

This guide provides genuine value for your financial journey, whether you become a client or not. Our constitutional approach to financial planning serves all stakeholders through authentic excellence.