

TAKE CONTROL Rx

THE 15-MINUTE FINANCIAL ALIGNMENT TEST

Is the life you're funding actually yours?

Discover what matters most. See whether your money and time reflect it. Build a filter for what deserves your resources.

WHAT MATTERS

HOW WE LIVE

WHAT WE FUND

REFLECT / DISCOVER / DEFINE / UNDERSTAND / ALIGN / AUDIT / FILTER / PRESCRIBE

YOU CAN DO EVERYTHING “RIGHT” WITH MONEY -

AND STILL BUILD THE WRONG LIFE FOR YOU.

High income creates options. More options can create freedom - but they can also create more comparison, more decisions, and more uncertainty about what you actually want.

**OPTIONS ARE NOT
THE SAME AS CLARITY.**



More choices still require
a definition of enough.

THE MENU OF SUCCESS

- Bigger house
- More investing
- Private school
- More travel
- Earlier retirement
- Fewer clinical hours
- Second home
- More security
- More experiences today

NONE OF THESE CHOICES IS INHERENTLY RIGHT OR WRONG.

The better question is:

DOES IT SUPPORT WHAT MATTERS MOST TO US?

Financial alignment happens when the way you use your money, time, and energy reflects the life you actually value.

If completing this with a partner, do the individual discovery first. Compare only after each of you has chosen your Top 3.

BEFORE YOU CHOOSE YOUR VALUES, LOOK AT YOUR LIFE.

Your values leave evidence. Look for the moments you loved, the things you protect, the frustrations you feel, and the life you keep wishing you had more time to live.

01 When life felt especially good, what were you doing, who were you with, and what made it meaningful?

02 If working became optional, what would you do more of - and what do you wish you had more time for now?

03 What do you spend money on that you almost never regret? Why?

04 What are you unwilling to sacrifice, even if sacrificing it could make you wealthier?

05 What currently frustrates you most about the way you're living?

06 What financial decision felt unquestionably right, even if other people might not have understood it? Why?

LOOKING BACK FROM AGE 80

**“WE USED OUR MONEY
AND TIME WELL.”**

What would need to be true for you to say that?

YOUR ANSWERS ARE LEAVING CLUES.

Don't choose impressive words. Find the recurring evidence in your own life, then give it language.

Present with your kids

→ Family / Presence / Connection

Control of your schedule

→ Freedom / Independence / Flexibility

Travel and memories

→ Experiences / Adventure

Learning and challenge

→ Growth / Knowledge

Knowing your family is okay

→ Security / Stability

Helping or mentoring

→ Impact / Service / Generosity

LOOK FOR THE PATTERN.

What people, experiences, protections, frustrations, or sources of fulfillment keep appearing in your answers?

THE EVIDENCE I KEEP SEEING:**THE WORDS THIS EVIDENCE MAY POINT TO:**

YOUR LIFE IS THE SOURCE. THE NEXT PAGE IS ONLY VOCABULARY.

NEED A WORD FOR WHAT YOU DISCOVERED?

Use this bank for inspiration - not limitation. Your values should come from the evidence in your life. If the right word is not here, write your own.

INSPIRATION BANK / A-G

Abundance	Caring	Courage	Enthusiasm
Acceptance	Certainty	Courtesy	Equality
Accountability	Challenge	Creativity	Excellence
Accomplishment	Change	Curiosity	Excitement
Accuracy	Charity	Daring	Experience
Achievement	Cheerfulness	Decisiveness	Expertise
Acknowledgment	Clarity	Delight	Exploration
Adaptability	Cleanliness	Dependability	Expressiveness
Adventure	Collaboration	Desire	Fairness
Affection	Comfort	Determination	Faith
Aggressiveness	Commitment	Devotion	Fame
Agility	Communication	Dignity	Family
Alertness	Community	Diligence	Fidelity
Ambition	Compassion	Discipline	Flexibility
Anticipation	Competence	Discovery	Flow
Appreciation	Competition	Discretion	Focus
Assertiveness	Concentration	Diversity	Forgiveness
Attentiveness	Confidence	Drive	Fortitude
Audacity	Connection	Duty	Freedom
Awareness	Consciousness	Eagerness	Friendship
Balance	Consistency	Education	Frugality
Beauty	Contentment	Effectiveness	Fun
Belonging	Content Over Fluff	Efficiency	Generosity
Blissfulness	Continuity	Elation	Giving
Boldness	Continuous Improvement	Elegance	Going the Extra Mile
Bravery	Contribution	Empathy	Goodness
Brilliance	Control	Encouragement	Grace
Calm	Conviction	Endurance	Gratitude
Candor	Convincing	Energy	Growth
Carefulness	Cooperation	Enjoyment	Guidance

YOUR VALUE MAY NOT BE ON THIS PAGE.

KEEP LOOKING FOR LANGUAGE - NOT ANSWERS.

Continue through the rest of the original values bank on the next page. The words are prompts; the patterns in your life decide what belongs.

THE BANK IS VOCABULARY. YOUR LIFE IS THE SOURCE.

Keep the words that accurately name what you discovered. Add your own whenever the bank does not.

INSPIRATION BANK / H-W

INSPIRATION - NOT LIMITATION.

Happiness	Justice	Peace	Righteousness
Harmony	Kindness	Perceptiveness	Risk-Taking
Hard Work	Knowledge	Perseverance	Romance
Health	Leadership	Persistence	Safety
Helpfulness	Learning	Personal Growth	Security
Heroism	Liberty	Pleasure	Self-Esteem
Holiness	Logic	Poise	Selflessness
Honesty	Longevity	Positive Attitude	Seriousness
Honor	Love	Power	Service
Hopefulness	Loyalty	Practicality	Simplicity
Hospitality	Making a Difference	Precision	Sincerity
Humility	Mastery	Preparedness	Skill
Humor	Maturity	Presence	Speed
Imagination	Meaning	Preservation	Spirit
Independence	Merit	Privacy	Stability
Influence	Mindfulness	Proactivity	Strength
Ingenuity	Modesty	Progress	Style
Inner Peace	Money	Prosperity	Systemization
Innovation	Motivation	Punctuality	Teamwork
Insightfulness	Nonviolence	Quality	Timeliness
Inspiration	Openness	Quiet	Tolerance
Integrity	Opportunity	Rationality	Tradition
Intelligence	Optimism	Recognition	Tranquility
Intensity	Order	Relationships	Trust
Intimacy	Organization	Reliability	Truth
Intuitiveness	Originality	Religion	Unity
Inventiveness	Outcome Orientation	Resourcefulness	Variety
Investing	Outstanding Service	Respect	Well-Being
Joy	Passion	Responsibility	Wisdom

MY OWN WORDS / VALUES NOT LISTED:

Choose 10-15 words that best describe the patterns you found - whether they came from this bank or from you.

MY 10-15

MY 5

MY TOP 3

THE LIFE BEHIND THE WORD.

A value becomes useful when you know what it means to you. Two people can choose the same word and be describing completely different lives.

Don't stop at the word. Define the life behind it.

01

VALUE

THIS VALUE MEANS TO ME:

I KNOW I'M LIVING THIS VALUE WHEN:

02

VALUE

THIS VALUE MEANS TO ME:

I KNOW I'M LIVING THIS VALUE WHEN:

03

VALUE

THIS VALUE MEANS TO ME:

I KNOW I'M LIVING THIS VALUE WHEN:

A NAME GIVES THE VALUE LANGUAGE. YOUR DEFINITION GIVES IT DIRECTION.



08 / UNDERSTAND

SAME HOUSEHOLD. DIFFERENT HUMAN.

Differences are information. They are
not failures.

WHAT MATTERS

HOW WE LIVE

WHAT WE FUND

COMPARE THE LIFE BEHIND THE WORDS.

Complete your Top 3 separately. Then trade answers and ask the question below without correcting, defending, or persuading.

“What made you choose that?”

MY TOP 3

1	
2	
3	

MY PARTNER'S TOP 3

1	
2	
3	

What surprised you?

Where do you overlap?

Where are you different?

Could a difference explain a recurring disagreement?

CURIOSITY BEFORE CONSENSUS.

Understanding is the first form of alignment.

MINE + YOURS → OURS

WHAT DO WE WANT OUR FAMILY TO STAND FOR?

Choose three principles to guide how your family uses money, time, and energy. Your shared family values don't have to perfectly match either partner's individual Top 3.



01

OUR FAMILY VALUE

WHAT THIS MEANS TO US

WHAT THIS LOOKS LIKE
IN OUR ACTUAL LIFE

02

OUR FAMILY VALUE

WHAT THIS MEANS TO US

WHAT THIS LOOKS LIKE
IN OUR ACTUAL LIFE

03

OUR FAMILY VALUE

WHAT THIS MEANS TO US

WHAT THIS LOOKS LIKE
IN OUR ACTUAL LIFE

OUR FAMILY'S DECISION FILTER

THESE VALUES DECIDE WHAT DESERVES OUR RESOURCES.

DOES OUR ACTUAL LIFE AGREE?

Compare each family value against the evidence: where your money, time, and energy actually go.

FAMILY VALUE	MONEY	TIME	ENERGY
	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G
	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G
	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G	☐ A ☐ S ☐ G

A = STRONGLY ALIGNED S = SOMEWHAT ALIGNED G = GAP / NEEDS ATTENTION

Where are we already strongly aligned?

Where is the biggest gap between what we SAY matters and how we live?

What may be getting more resources than its importance suggests?

What matters deeply but may be getting too little?

ALIGNMENT DOESN'T ALWAYS MEAN SPENDING LESS.

An expensive decision can be deeply aligned. Aggressive saving can also be misaligned if it continually sacrifices a present life your family deeply values. There is no universal correct allocation. The goal is intentionality.

THE WORLD WILL NEVER RUN OUT OF THINGS YOU COULD DO WITH YOUR MONEY.

Your values help you decide what deserves it.

THE DECISION

WHAT WILL IT REQUIRE?

☐ MONEY ☐ TIME ☐ ENERGY

WHICH OF OUR VALUES DOES IT SUPPORT?

☐ VALUE #1 ☐ VALUE #2 ☐ VALUE #3 ☐ NONE

HOW DOES THIS DECISION SUPPORT THAT VALUE?

Does this move us closer to the life WE said we want - or toward someone else's definition of success?

DOES THIS DESERVE IT?

☐ YES ☐ NOT YET ☐ NO

No does not mean the thing is bad. It may not deserve your family's resources.

YOUR FINANCIAL ALIGNMENT PRESCRIPTION

Clarity, condensed into one page.

OUR FAMILY'S TOP 3 VALUES

1

2

3

WHERE WE ARE ALIGNED

One thing already reflecting our values:

WHERE THERE IS A GAP

One place our resources do not reflect what matters:

OUR NEXT MOVE

One change we want to make:

OUR NEXT MEANINGFUL DECISION

One decision to run through the filter:

BEFORE WE FUND IT, WE'LL ASK:

DOES THIS DESERVE IT?



MAKE SURE THE LIFE YOU'RE FUNDING IS YOURS.

IM Wealth helps physicians turn financial success into a life that feels successful.

READY TO TURN THIS CLARITY INTO A PLAN?

Now build the financial plan around the life you've intentionally chosen.

[SCHEDULE A CONVERSATION WITH IM WEALTH](#)

