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MoneyMinder® Work History Inventory

The events of our lives forcefully shape our relationship to everything....money, work, personal relationships, and success. We may resist exploring our history, but if it is not acknowledged, confronted, and brought into awareness, it will remain a major obstacle to overcoming self-destructive behaviors.

Everyone has a work history. How do you feel about the jobs you've had? How have you gotten them, and how have you left them? Did you look forward to going to work or dread it? Did you find your work rewarding and fulfilling? Did you work to your fullest potential? Did you earn what you were worth? Did you earn what you desired? Taking a serious look at your work history can begin the process of reaching toward fulfillment of the true vision you have for yourself.

Completing a Work History Inventory will help you explore how your decisions about work may have affected your entire approach to life. It can be an important step in identifying under-earning issues. The process itself will help you discover your own definition of meaningful work, and will help you begin to create a vision for the lifestyle you desire. Once you explore that vision and match that with what you need to earn, you will be on the road to living the life you want to live.

During this class, through this discovery process, you will gain insight about your work history by completing a thorough inventory, including identifying what you liked and disliked. This information will help you begin to be aware of, and make connections between, jobs and your feelings about them. This will be essential in creating a vision for the Financial Recovery® counseling business you desire. It will

also help you to identify your belief system about earning (how it has affected you in the past and how it affects you today, especially as you embark on a new or expanded career). With this inventory, you will be able to see your emotional, physical, financial and spiritual assets and liabilities. Looking seriously at your work history begins the process of moving from what may have been a potentially soul-crunching daily grind to the fulfillment of your true vision of work you love.

This process will help you become aware of how much you would like to earn and how that matches your annual plan. For many, it becomes apparent that they have obtained a job, and *then* found the pay wasn't enough. They did not consider how much they would earn and strive for a fulfilling career where they would earn enough money to meet their needs, wants and desires. You may also learn what motivates you to earn money. Through the Personal Money Management software, you create the vision for the lifestyle you desire and the cost of that lifestyle. With this knowledge, you are ready to develop an earning/business plan. Once you know this, the next step is developing your marketing plan. You may also use this same process with clients in addressing work and earning issues.

Know your job history to understand your strengths and weaknesses, your desires and fears, your hopes and longings. To reach your purpose in life and to achieve the deepest desires of your heart, the unknown has to be explored and assessed. This process leads to an understanding and healing which will allow you to do things you never thought possible.

MoneyMinder Work History Inventory Exercise #1: Job History

Complete the following by making a list of every job you have ever had. Begin with the first job you can remember, such as a paper route, babysitting, mowing the lawn for your neighbors, etc. List them in chronological order.

List every job you ever had	How did you get it?	How long did you stay?	How/why did you leave?	What did you earn?

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MoneyMinder Work History Exercise #2: Reflections

On a separate piece of paper for *each* job you've had, use the following questions to guide you in writing responses about each of your jobs. Identify the job, then reflect and respond to each question.

- A. How did you feel about the job?
- B. Was the job in alignment with your values?
- C. Was it fun? Was it challenging?
- D. Did the setting/work environment fit for you?
- E. What was your attitude towards it? Did you look forward to going to work or did you dread going to work?
- F. How was your effort? Did you feel you did your best or did you slack off and just do what you needed to do to get by?
- G. How did you feel about your co-workers and employers?
- H. How did you feel you were treated? Valued? Devalued? Competent? Important? Invisible? Etc.
- I. What were the messages from others about your work? Criticism? Praise?
- J. How did you feel about the pay? Did you feel you were fairly compensated or did you feel over or underpaid?
- K. Did you discuss and/or negotiate your desired wage or did you just take what they offered you?
- L. What circumstances caused you to leave? Did you quit? Were you asked to leave? Did the job dissolve?
- M. How did you feel about leaving the job? Resentful? Frustrated? Accomplished? Satisfied? Relieved?

MoneyMinder® Work History Exercise #3

Connecting the Dots: What Does It All Mean?

This section is meant to help you become aware of what you've learned from completing your Work History Inventory. It is my hope that as you notice patterns or generalizations from work you've done, you will gain more clarity about your skills, interests, and values and that it will benefit you in moving towards more job satisfaction.

To help you "connect the dots", I'd like to share my story. When I completed my own work history, some overall patterns and realizations became clear to me. For over fifteen years, I worked in the dentistry field. In reflecting on this work, I realized that I had used my "people skills" but wasn't really interested in the work. I had brought values to the work, but the job wasn't meaningful to me and was just helping pay the bills. Though at the time I hadn't thought much about it, I am now amazed that I worked all those years without any benefits. Although I enjoyed working with the patients and staff, I felt no sense of fulfillment. Fast forward to my next "career" which was in the computer industry where I again used my "people skills" but had absolutely no interest in computers. As a rep for the large computer company, I frequently sold to those with whom I had a values conflict, which left me with feelings of ambiguity. Again, though this job had an excellent salary, I did not find it interesting or personally rewarding.

Even though I used my "people skills" in both jobs, I found neither of them meaningful or of interest. I did not feel as though I was making a contribution. There were no intrinsic rewards. In contrast, though, my work for the past twenty years as a Financial Recovery counselor and now as a

trainer, has been extremely compelling work to me. I have been keenly interested in helping people, have brought value to my work, and feel I am making an important contribution.

Here are examples of the realizations others have reported from reviewing their work history:

Joe, a former client, is an example of a person who suffered from chronic underearning. He is absolutely brilliant, has a couple of college degrees, yet never used his knowledge or degrees in a profession because of his emotional “baggage”. His relationship with his father had so affected his confidence that instead of being able to secure a job where he could use his educational background, he ended up being a janitor. Because of all those years of being pressured and put down by his father, Joe did not feel deserving of a professional job for which he was truly qualified. Consequently, he lived a life of chronic underearning.

Many times our values are out of sync with the job situations we have. Recently, at a family barbeque, my nephew shared his story, which is a perfect example of this. He is a young man who is very health conscious, eats organically, is knowledgeable of and lives a healthy lifestyle. He worked in a health food store as a manager and loved the work, the customers, and was very effective in helping run the business. But, the owner kept putting expired items on the shelves and even re-labeled outdated dairy items with new dates. My nephew would remove the items and mark “Expired” on them so that they wouldn’t end up back on the shelves and so the customers would not be at risk. This did not sit well with the owner, and *his* lack of ethics did not sit well with my nephew, so much so that my nephew quit the job. His value system was in conflict with those of the owner and he could not in good conscience work there anymore. Had he continued in that position, it would have eroded his own self-esteem.

For me, one of the things that allowed me to begin leading a meaningful life was that I had to first recognize that I had skills. I had to own my interests and validate my values. When I worked in the corporate world, I was in financial distress, deeply in debt, yet appeared to others that all was well. I was always afraid of being found out and was living in conflict with my job vs my values.

Now it's your turn to *connect the dots*. Please express what you've learned from completing your work history.

- In reflecting on and reviewing what you've written, what did you discover overall about your skills, interests, and values?

- How did you feel about your skills, interests, and values in each job?

- Which job(s) did you find most enjoyable, satisfying and rewarding?
Why?
- Which job(s) did you like least? Why?
- Describe any patterns you noticed regarding the types of jobs you chose.
- Describe anything you noticed about the duration of your jobs.

- Describe anything you discovered about the earnings you made. For example, have most your jobs just been minimum wage? Or, were your earnings reflective of your education?
- Have you felt overqualified for jobs you've had? Describe how that felt.
- Do you feel you're being paid what you're worth? If not, describe any feelings you have regarding this.

- What have you learned about yourself and your belief systems about earning?
- Are you currently earning enough to do the things you'd like or just surviving and barely making it through the month? How are you feeling about that?
- Many people realize after completing their personal work history that they have been underearning. If this pertains to you, describe how it felt to come to that realization and any thoughts you have about it.

- What ideas do you have about the steps would you take to overcome underearning?
- In general, how do you feel about your work history? Have you been happy with what you've been doing or wish you'd have taken steps to do things differently?
- Describe your feelings on whether you've felt you've been earning what you feel you are worth.

- Do you have skills which you feel you are not able to use in your job?
If so, what are those skills and how would you like to be using them.

- Having now gone through the process of reflecting on your employment history, are there any actions you would like to take to make any changes in your life? If so, what are those actions and how will you implement them?

- What conclusions have you derived from this process?

- What's important to you now?

You deserve to earn what you are worth. You deserve to have work that is not in conflict with your values. You deserve to have work where you can use your skills and to have work which you find interesting. By completing your Work History Inventory, you have, hopefully, reflected upon, found more awareness, and clarified some of your values regarding your work and money by going through this process. It is my hope that you will come away from these pages with new ideas for your future, energized by hope, and armed with a plan of action. If you are willing to let your thoughts and feelings guide you, you will begin to experience something deep and long lasting towards having balance and harmony in your work. You deserve it!