

A WORKBOOK FOR FAMILIES

The Family Legacy Workbook

Know Your Roots. Live Your Values. Build What Comes Next.

For families who want to pass on more than money. Best done together, one section at a time, with a pen.

THE _____ FAMILY

Every family already has a culture

It shows up in what you laugh about, what you argue about, what you forgive, and what your kids hear you say when you think they are not listening. Most of it is never written down. That works while everyone lives close together and the stories get retold at the same table every week. It works less well when the family is spread across states, the grandparents are getting older, and the kids are building their own lives.

This workbook helps you make that culture visible and intentional, in eleven short sections. By the end you will have the raw material for:

- A short summary of your roots
- The family stories worth keeping
- Three to seven values, written as behavior
- An optional coreword
- A short credo or motto
- How home should feel
- A bank of meaningful symbols
- A family mark, and an optional crest
- Traditions that keep it alive
- A one-page Legacy Map

ROOTS	STORIES	VALUES	COREWORD	CREDO	HOME	SYMBOLS	MARK	CREST	LIVE IT	MAP
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The crest and the family mark are the most fun part, and the easiest to let take over. Keep them in their place: **the values are the legacy. The symbols help you remember it.**

A few ground rules

- **Do it together.** This should not be one person's finished answer handed to everyone else for approval. Invite everyone to contribute, even if their contribution is small. You do not need unanimous agreement on every word.
- **One section per sitting.** An evening, a long dinner, a road trip. There is no deadline.
- **Iterate.** Your first draft will not be your last. Ours were not.
- **No genealogy, heraldry or artistic talent required.** You need curiosity and a pen.

If you only have time for one question, ask this one:

If our kids remembered only three things about what our family stood for when they are 40, what would we want those three things to be?

Companion printables, free at timfergestad.com/resources: **Our Family Crest**, a coloring page for younger kids (also the last page of this workbook; print one per child), and **The Family Crest AI Prompt Guide**, for families who want to turn their sketches into finished artwork with an AI image tool.

The small **Fergestad Example** boxes show how one family, mine, worked through each step. They are examples, not answers.

Roots: know where you come from

Capture the heritage before you design anything. Think about countries and regions, surnames, migrations, faith traditions, occupations and trades, military or public service, family businesses, places that matter, heirlooms, recipes, and any existing mottos or symbols.

Keep documented history and family lore side by side. Both are worth preserving. Just know which is which.

Where did each grandparent and great-grandparent come from?

Who in our family history do we admire most, and why?

What did earlier generations build, endure, protect or sacrifice?

What is the oldest object, photo or recipe in the family?

What do we want our children to know about where they came from?

What inherited patterns should *not* be carried forward?

This weekend: ask a parent or grandparent, “*What is the bravest thing you ever saw someone in our family do?*” Record the answer on your phone. Their voice is part of the inheritance.

FERGESTAD EXAMPLE

Norwegian, Scottish, Irish and English roots on one side; Finnish and Polish on the other. A Scottish ancestral line connects to Clan Grant, whose motto is *Stand Fast*. We treat that as a heritage thread, not as our modern family motto.

Stories: find the stories that carry the values

Values are remembered through stories far more than through definitions. Before you choose a single value word, gather the stories. Look for four kinds:

- **Beginnings.** How the family got here.
- **Strength.** Hardship survived, sacrifice made.
- **Character.** Doing right when it cost something.
- **Lessons.** Mistakes, regrets, and what they taught.

Do not only look backward. Catch people living your values *now* and tell those stories too.

Story worksheet (copy this page for each story)

1. What happened?

2. Who was involved?

3. What was difficult?

4. What choice was made?

5. What did it reveal?

6. Finish the sentence: *That's when I learned...* or *That's why our family...*

FERGESTAD EXAMPLE

My father, who pulled over in pouring rain to fix strangers' cars and refused payment. His father, a WWII Navy veteran the neighborhood quietly looked to. Generations of builders, masons and immigrants. Each one later became the evidence behind a value.

Values: what the family name should stand for

Start from your stories, not from a list of attractive words. Then use the word bank to put names to what the stories show.

Step 1. Word bank. Each person circles up to ten. Add your own.

honesty · courage · curiosity · generosity · hard work · faith · loyalty · humility · adventure ·
 learning · service · kindness · discipline · gratitude · resilience · creativity · patience · responsibility
 · respect · fairness · perseverance · optimism · stewardship · integrity · compassion · independence ·
 teamwork · excellence · forgiveness · awareness · energy · love · wonder · honor · grace · presence ·
 _____ · _____

Step 2. Narrow together to three to seven. Disagreement is useful here. It is the point of the exercise.

Step 3. Write each one as behavior. A value you cannot see someone doing is only a word.

Value: _____ In our family this means _____

Value: _____ In our family this means _____

Value: _____ In our family this means _____

Value: _____ In our family this means _____

Value: _____ In our family this means _____

Questions that help: What qualities do we hope people consistently experience from our family? What do we repeatedly tell our children? What will help them navigate adulthood when we are not there?

A caution: a value should guide growth, not become a weapon. “Excellence” that turns into perfectionism has stopped doing its job.

FERGESTAD EXAMPLE

Energy: bring optimism, effort and fun. **Awareness:** pay attention, stay curious, see clearly. **Gratitude:** appreciate what you have, stay grounded. **Love:** give grace, show compassion, serve. **Excellence:** take ownership, act with integrity, do things well.

They run in a sequence: Awareness leads to Gratitude, Gratitude to Love, Love to Excellence. Energy is the spirit brought to the whole thing.

Coreword: make the values memorable

A **coreword** is one memorable word, image or acronym that gathers your values together. I learned the idea from Fig & Eagle (figandeagle.com), a family coaching community my family belongs to.

A good coreword is memorable, meaningful rather than merely clever, easy to explain to a child, rooted in a real family story, and broad enough to grow with the family.

Look for a symbol that keeps appearing in your history: a place, a school, a team, an animal, a tradition.

Did we choose it, or did it keep choosing us?

If nothing fits, skip this section. A forced coreword is worse than none.

Candidate words or symbols

Why it belongs: the story

Our coreword, and what each part stands for

FERGESTAD EXAMPLE

EAGLE: Energy, Awareness, Gratitude, Love, Excellence. We did not choose the eagle because the letters worked. Eagles kept showing up in our family story: a high school mascot, an Eagle Scout, a university whose mascot is the Eagle. And the image fits what we want for our kids: strong wings and the courage to fly into wind.

Credo: say it in a few words

Here, *credo* means the short phrase your family can remember and repeat: a family motto in everyday language. It is not a mission statement. It should be short enough for a ten-year-old to say from memory, and it should sound like your family talking, not like a company. Aim for **two to seven words**.

Useful structures

Three-part rhythm

Rooted. Grateful. Growing.

Action plus direction

Know your roots. Choose your path.

Identity

[Family name]s work hard, speak truth and love deeply.

A single charge

Stand fast. / Be the light. / Choose grace.

Write three drafts. Read each one aloud. Choose one.

1.

2.

3.

OUR CREDO

FERGESTAD EXAMPLE

We started with a sentence: *Fergestads work hard, speak truth and love deeply*. We still use it. When we needed something crest-sized, it became **Rooted. Grateful. Growing**. Rooted is the past, Grateful the present, Growing the future.

Home: what should home feel like?

Legacy is experienced through atmosphere as much as through words. Long after your kids forget what you said, they will remember what your home felt like.

The Danes call it *hygge* and Norwegians call it *kos*: warmth, presence, togetherness and simplicity. You may have your own word for it. Think about light, food, scent, music, family dinners, games, prayer, storytelling, holiday and seasonal rituals, outdoor traditions, and hospitality.

Twenty years from now, what should our children feel the moment they walk back into our home?

Three things that make our home feel like ours

1.

2.

3.

One ritual we want to protect

Our word for it

FERGESTAD EXAMPLE

Hygge and kos, hearth and harvest, candles at dinner, a home people launch from and come back to.

Symbols: build a symbol bank

Symbols come after the values, not before them. Their job is to help you remember what you already decided matters. In heraldry, the objects placed on a shield are called **charges**: an animal, a tree, a star, a tool, a book, an arrow. Your bank can also include pets, places, seasons and family objects.

One rule: every symbol needs a reason to belong. Do not add something because it looks heraldic. And check whose story each one tells. A symbol that comes from one branch can still belong to the whole family, but everyone should understand why it is there.

SYMBOL	WHAT IT MEANS	OUR FAMILY CONNECTION

Heraldic and traditional associations (inspiration, not rules)

Gold / yellow	Generosity	Lion	Courage
Silver / white	Peace, sincerity	Eagle	Vision, strength
Red	Courage, strength	Raven	Watchfulness, intelligence
Blue	Loyalty, truth	Arrow	Direction, readiness
Green	Hope, growth	Anchor	Steadiness, hope
Black	Constancy, resolve	Book	Learning
Oak tree	Strength, endurance	Star	Guidance, aspiration

Associations vary by source, period and country. Heraldry never had one fixed dictionary of meanings, so choose what a symbol means to your family and write it down.

FERGESTAD EXAMPLE

Oak / tree: roots, endurance, ancestry, shelter, growth. **Raven:** attention and awareness, our Norwegian heritage, and our black cat, Raven. **Two upward arrows:** direction, courage, growth. **Paired arrows:** chosen unity. We are on the same team.

Family mark: the simple everyday symbol

Your **family mark** is not the same thing as a formal crest. It is the simplest recognizable version of your visual language: something that works on a hat, a shirt, a pin, a patch, a journal, a wax seal or a keepsake.

- Reduce your symbol bank to **one to three** essential motifs.
- **Design in black and white first.** If it does not work in one color, it is too complicated.
- It must work small. Favor a strong silhouette.
- It does not need your surname, credo, coreword and every heritage element. Leave most of that for the crest.

If our family had one small symbol our children would instantly recognize 30 years from now, what would it contain?

Sketch it here (black only; try a few)



FERGESTAD EXAMPLE

Our everyday mark: a bird's head, oak leaves and two upward arrows, in black only. It works on a hat, a patch or a wax seal, and it carries our story without spelling out our name.

Crest: the richer version

The crest can carry more story than the mark: heritage colors, secondary symbols, your credo, a historic motto, a name or date.

The symbol is for recognition. The crest is for storytelling.

A note on words. Technically, a crest is one component of a traditional coat of arms, the device that sits above the helmet. Here, “family crest” means what most people mean by it: a richer visual emblem that tells your family’s story. **A note on honesty.** Many “family coat of arms” products sell a design tied to a surname that has nothing to do with your actual family. This one is yours, built from your values, not bought off a shelf.

Choose a format: ☐ Traditional shield ☐ Round seal ☐ Modern emblem ☐ Hybrid

1. Primary symbol (your strongest shared identity):

2. Secondary symbols (other branches and stories):

3. Heritage cues (colors, patterns, geography, historic motto):

4. Credo on the banner:

5. Name or date (optional):

FERGESTAD EXAMPLE

Fergestad Crest Style Examples



Modern Concept

Values-driven modern emblem



Traditional Concept

Symbolic heritage-style crest



Purchased Arms-Style Example

Commercial coat-of-arms interpretation

A modern emblem and a round, Norse-inspired roundel, beside the kind of surname coat of arms anyone can buy. Ours has the oak and raven at the center, paired arrows, **Rooted. Grateful. Growing.** on the banner, and *Stand Fast* as a quiet heritage echo.

Draw it

This page is yours. Rough is fine. A crest your family drew by hand is part of the artifact, and it will mean more in twenty years than a polished one nobody made.

Pencil first: outline, then the primary symbol, then everything else. **Everyone draws a version;** the final one usually borrows from several. **Make a coloring copy** in thick outlines for the youngest. **Want it finished later?** Hand this page to an artist you know, or see The Family Crest AI Prompt Guide.

IF YOU HAVE YOUNGER CHILDREN

Invite them in here. Print the Our Family Crest coloring page at the back of this workbook and let each child make their own version. What they choose will tell you what they already associate with your family. Keep every version. None of them is the official crest, and all of them belong in the family binder.

Live it: turn values into culture

A crest nobody talks about is decoration.

Use your values and stories when you are praising your kids, resolving conflict, making a big decision, celebrating a milestone, welcoming someone new into the family, talking through a mistake, or writing a letter or a toast.

“That took real ownership. That is what excellence looks like.”

“That story is why service matters in our family.”

When someone asks what a value means in your family, the best answer is not a definition. It is *“Let me tell you a story.”*

Where in our week could our values show up more often?

When someone falls short

Every family will miss its own values, parents included. Decide ahead of time what happens next, so values stay something you grow toward instead of a standard used to judge each other.

A simple pattern to start from

We admit it. We apologize. We make it right. We try again.

What does someone in our family do when they fall short of a value?

When did someone in our family make something right? What did it teach?

Rites, rhythm and an annual review

Rites of passage

Decide which milestones you will mark, and how.

MILESTONE

HOW WE WILL MARK IT

Ideas: a first job, a first real responsibility, turning 13, 16 or 18, leaving home. Mark them with a trip, a letter, a skill passed down, or one honest conversation.

Family rhythm

Weekly check-in (day and time):

Monthly family dinner or meeting:

Annual review (when and where):

Annual review questions

What did we live well this year?

Where did we fall short of our values?

What new story belongs in the family collection?

Does anything need to change: our credo, our symbols, our rhythm?

The _____ Family

Pull it together on one page. Frame it, put it on the fridge, or tuck it into a family photo album.

Where we come from

Stories we want remembered

Our values

Our coreword

Our credo

Home should feel like

Our symbols

Traditions we keep

What we want our resources to make possible (Time, money, property, opportunity, education, generosity)

What we hope the next generation carries forward

A CLOSING THOUGHT

Families change. Kids grow into people with their own directions, and the goal is not to freeze the next generation into a script.

A family legacy gives people roots strong enough to know where they came from, and enough freedom to choose where they go next.

Know your roots. Live your values. Build what comes next.

The Family Legacy Workbook, by Tim Fergestad, Ph.D., a scientist and investor who writes about thinking better, acting deliberately, owning more of your life, and living it well. More at timfergestad.com. If this was useful, I send occasional Field Notes on what I am thinking about. No schedule, no spam.

With thanks to Fig & Eagle, where my family are members and a mentor family, for the coreword idea and for much of the encouragement behind this workbook. Families who want a guided program and a community for this work will find one at figandeagle.com.

Going further: the essays [What Are You Actually Building Wealth For?](https://timfergestad.com/essays/what-are-you-actually-building-wealth-for/) and [The Eagle Kept Showing Up](https://timfergestad.com/essays/the-eagle-kept-showing-up/) at timfergestad.com, and, for trusts, inheritance and family systems, the [Legacy by Design](https://timfergestad.com/essays/legacy-by-design/) series at oakstreetassets.com.

Companions: Our Family Crest coloring page and The Family Crest AI Prompt Guide, free at timfergestad.com/resources. Free to use, print and share with your family.

Our Family Crest

Pick 3 symbols that belong to our family.
Color them, then draw them in the shield.

Use the ones around the edge or make up your own. Write a word on the banner.



Tree



Bird



Arrows



Star



Book



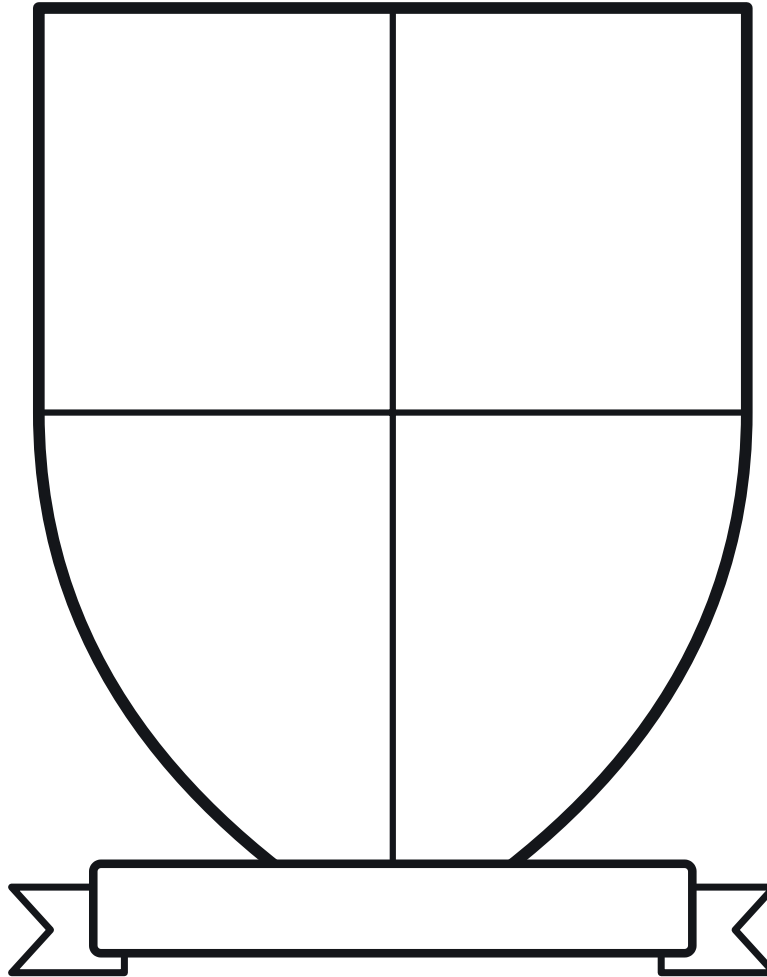
Heart



Flame



House



Our animal:

Our color:

Our word:

What makes our family special:

Made by

Age

Date

There is no wrong answer. This is your version of our family crest.