FROM ME TO WE
Create your financial future together
How do you feel about your finances?

Fact:
4 out of 5 spouses say they and their spouse are on the same page when it comes to money.*

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Reality check: There is a lot of disagreement over who does what and the issues that matter most.

Objectives

- Identify your top values and attitudes about money.
- Set **SMART** goals—individually and as a couple.
- Discover tools to help achieve your goals.
Introductions
What does stewardship mean to you?
Stewardship

Taking care of God's resources:

- Time
- Talents
- Treasures

Making intentional choices:

- Share
- Save
- Spend
What are values?

- They are what we consider most important.
- They act as a compass for our goals.
- They drive our decisions and actions.
Attitudes about money

- We bring them to our marriage.
- We acquired them as children.
- They may be different from your spouse's—and that's OK.
- Understanding how your values are similar or different is critical to working as a team to make financial decisions.
What is a goal?

Something you are trying to do or achieve.
Setting goals

Short term: 1 month to 3 years.

Paying off credit card debt.
Setting goals

**Short term:** 1 month to 3 years.

**Medium term:** 3 to 7 years.

- Paying off credit card debt.
- Saving for a down payment on a house.
Setting goals

**Short term:** 1 month to 3 years.

**Medium term:** 3 to 7 years.

**Long term:** 8 years or longer.

- Paying off credit card debt.
- Saving for a down payment on a house.
- Saving for retirement.
SMART goals

**S**pecific: Focused, not general.

**M**easurable: Define exactly what you want to accomplish.

**A**chievable: Realistic for you.

**R**esults-based: Focused on an end point.

**T**imed: Has a deadline.
Healthy communication

• Begin with yourself.
• Use "I" statements.
• Seek to understand.
• Share your goals.
• Start small.
Who makes the financial decisions in your relationship?*

- Men: 40%
- Shared: 28%
- Women: 16%
- Separate: 16%

Making informed decisions

Share

Save

Spend
Balanced spending

- Save **all** receipts for a couple of months.
- Complete worksheet for several months.
- Look for patterns.
What else?
Other considerations

- Emergency savings
- Revisit benefits
- Update beneficiaries
- Legal documents
Retirement

- Save early and regularly—no matter how small.
- Maximize employer match.
Protecting your future

• Insurance:
  - Vehicle
  - Home
  - Medical and dental
  - Liability
  - Life
  - Disability income
  - Long-term care
Putting it all together

• Identified your top values and attitudes about money
• Began setting **SMART** goals—individually and as a couple
• Discovered tools to help achieve your goals
• Discuss next steps.
• Commit by adding due date.
Thank you

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