FROM ME TO WE
Create your financial future together
THE NEWLYWED GAME
WELCOME
Objectives

By the end of this workshop you will learn how to:

- Identify your values and attitudes about money.
- Have healthy conversations with your partner.
- Set SMART goals – individually and as a couple.
- Make informed decisions – TOGETHER!
## Values

<table>
<thead>
<tr>
<th>Achievement</th>
<th>Competence</th>
<th>Fame</th>
<th>Independence</th>
<th>Order</th>
<th>Spirituality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advancement</td>
<td>Competition</td>
<td>Family</td>
<td>Influence</td>
<td>Personal development</td>
<td>Stability</td>
</tr>
<tr>
<td>Adventure</td>
<td>Contribution to society</td>
<td>Financial reward</td>
<td>Integrity</td>
<td>Pleasure</td>
<td>Status/prestige</td>
</tr>
<tr>
<td>Affection</td>
<td>Cooperation</td>
<td>Freedom</td>
<td>Intellectual challenge</td>
<td>Power</td>
<td>Structure</td>
</tr>
<tr>
<td>Artistic expression</td>
<td>Creativity</td>
<td>Friendship</td>
<td>Job security</td>
<td>Predictability</td>
<td>Teamwork</td>
</tr>
<tr>
<td>Authority</td>
<td>Diversity</td>
<td>Fun</td>
<td>Justice</td>
<td>Recognition</td>
<td>Tradition</td>
</tr>
<tr>
<td>Autonomy</td>
<td>Economic security</td>
<td>Generosity</td>
<td>Learning</td>
<td>Respect</td>
<td>Trust</td>
</tr>
<tr>
<td>Balance</td>
<td>Environment</td>
<td>Health</td>
<td>Love</td>
<td>Responsibility</td>
<td>Variety</td>
</tr>
<tr>
<td>Challenge</td>
<td>Excitement</td>
<td>Helping others</td>
<td>Loyalty</td>
<td>Risk-taking</td>
<td>Wealth</td>
</tr>
<tr>
<td>Community</td>
<td>Faith</td>
<td>Honesty</td>
<td>Nature</td>
<td>Service</td>
<td>Wisdom</td>
</tr>
</tbody>
</table>
Our values

- How are our values similar?
- How are they different?
- How might these similarities and differences affect how we manage our money as a couple?
Reflect on your childhood

Scarcity
Attitude of Scarcity

Abundance
Attitude of Abundance
Money memory

- **Step one: draw your early money memory**
  Draw an early, influential memory of money.

- **Step two: share your memory**
  Share with another couple.
The earth is the Lord’s, and everything in it, the world, and all who live in it.

– Psalm 24:1
Your money choices

SHARE

SAVE

SPEND
Expressing generosity

- Monetary support
- Hospitality
- Emotional-relational support
- Gifts
- Volunteering-service
Answer these questions:

- What do you think your top generosity expression is?
- What do you think your partner’s top generosity expression is?

Want to find out if you were correct? After class, take the assessment at generosityexpressions.com.
HEALTHY CONVERSATIONS
Ground rules of engagement:

**RULE 1:** NO JUDGMENT

**RULE 2:** NO MIND READING

**RULE 3:** NO COMPETING

**RULE 4:** NO STINK-EYES
READY? GET SET …
GO FOR YOUR GOALS!
SMART goals are:

S

SPECIFIC
Focused, not general.
SMART goals are:

**S**pecific
Focused, not general.

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

S | M | A
SPECIFIC | MEASURABLE | ACHIEVABLE
Focused, not general. | Define exactly what you want to accomplish. | Realistic for you, something you can actually accomplish.
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Realistic for you, something you can actually accomplish.

**RESULTS-BASED**
Does this goal make sense for your bigger financial picture?
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**MEASURABLE**
Define exactly what you want to accomplish.

**ACHIEVABLE**
Realistic for you, something you can actually accomplish.

**RESULTS-BASED**
Does this goal make sense for your bigger financial picture?

**TIMED**
Has a deadline. Is your goal short-term or long-term?
Get SMART!

**Generic Goal:**
I want to pay off my debt.

**SMART Goal:**
Using the snowball method, I will cut my expenses and apply an extra $300 per month to my debt for 48 months until I reach my goal of paying off my credit cards and student loan debt.
MAKE INFORMED DECISIONS
Making informed decisions

- Merge at least some of your money.
Making informed decisions

- Merge at least some of your money.
- Make bill paying a two-person operation.
Making informed decisions

- Merge at least some of your money.
- Make bill paying a two-person operation.
- Create a joint email address to use exclusively for online bill-pay and your joint checking and savings accounts.
Making informed decisions

- Merge at least some of your money.
- Make bill paying a two-person operation.
- Create a joint email address to use exclusively for online bill-pay and your joint checking and savings accounts.
- Set guidelines for decision making.
Making informed decisions

- Merge at least some of your money.
- Make bill paying a two-person operation.
- Create a joint email address to use exclusively for online bill-pay and your joint checking and savings accounts.
- Set guidelines for decision making.
- Make time for monthly budget meetings.
Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?

– Luke 14:28
Balanced spending plan

SHARE
SAVE
SPEND
Balanced spending plan

AGREE ON YOUR GOALS
Balanced spending plan

IDENTIFY YOUR INCOME AND EXPENSES
Balanced spending plan

DON’T FORGET FUN MONEY!
Balanced spending plan

PUT YOUR PLAN INTO ACTION

Good trees produce good fruit
Other considerations

- EMERGENCY SAVINGS
- BENEFITS
- BENEFICIARIES
- LEGAL DOCUMENTS
Saving for retirement
Protection assessment
Take action

- Download resources at Thrivent.com/MeToWe.
- Set a date on the calendar to continue the conversation.
Today we:

- Identified your values and attitudes about money.
- Began setting SMART goals, individually and as a couple.
- Discovered tools to help you achieve your goals.
EVALUATION

Go to Thrivent.com/evalM2W
Real change begins with one step

- Text the D1TD to 39771.
- Commit to your change.
- We’ll reach out in a few weeks to see how you’re doing.
We take your privacy seriously

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- After entering your keyword to 39771, you will receive a text message containing the additional information. No additional messages will be sent. Message and data rates may apply.

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THANK YOU!