

54% of couples who reported having “great” marriages, talk about money how often?

- A. Weekly
- B. Monthly
- C. Annually
- D. Never



5. A Family Spending Plan

- Keep it simple
- Make a list of all your income, spending and saving/giving.
- Indicate which days of the month income and spending takes place.
- The sum of all income, spending, saving, and giving should be ZERO.

ZERO SUM BUDGET <input type="text"/>				
Date	Description	Category	Method	Amount
		INCOME		
		INCOME		
		SPENDING		
		SPENDING		
		SPENDING		
		SPENDING		
		SPENDING		
		SPENDING		
		SAVING		
		SAVING		
		SAVING		
		GIVING		
		GIVING		
		GIVING		
		ALLOWANCE		
		ALLOWANCE		

ZERO SUM:


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Family Spending Rules

House
Rules

- All spending must be prefunded
- Spending over \$20 must be agreed upon
- Spending over \$100 requires a 24 hour cooling off
- Allowances for personality differences
- No cosigning for loans
- No loaning money to family or friends

Elect The Family Bill Payer



What percent of Americans don't have an estate plan?

- A. 20%
- B. 40%
- C. 60%
- D. 100%



6. The Fly In My Juice

Marriage is sweet, but sometimes the responsibilities it creates are not. You will need to update or obtain the following estate planning documents.

- Last will
- Living will
- Power of attorney
- POD – Bank Acct.
- Beneficiary elections

Life insurance

Investments

Retirement accounts



7. Insuring Our Future

- Term Life insurance
- Disability insurance

Genworth 

Principal
Financial
Group

 Northwestern
Mutual



Today We Covered

1. Gaining perspective
2. Revealing it all
3. Joining together
4. A common vision
5. The family spending plan
6. The fly in my juice
7. Insuring our future



The image features the text "Q&A TIME" in a bold, white, sans-serif font with a thick blue outline. The text is centered against a background of blue rays radiating from a central point, creating a sunburst effect. The rays are arranged in a circular pattern, with the center of the sunburst located behind the text.

**Q&A
TIME**