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

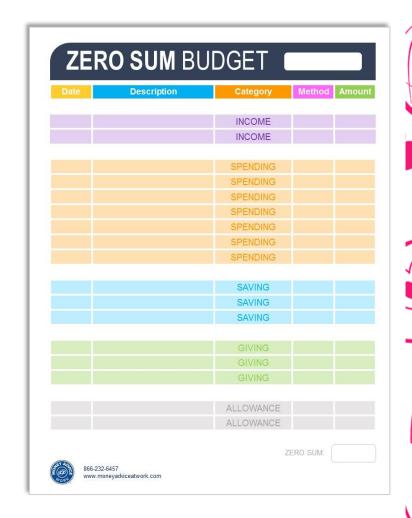
- A. Weekly
- B. Monthly
- C. Annually
- D. Never



https://www.daveramsey.com/blog/the-truth-about-money-and-relationships

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.



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%



 ${\it https://www.aarp.org/money/investing/info-2017/half-of-adults-do-not-have-wills.html}$

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





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

