

Making Your Money Work For You

A budget is telling your money where to go instead of wondering where it went.

~Dave Ramsey

More month than money.

Never enough.

I don't know where all our money goes.

What are we spending our money on?

We've said each one of these phrases and chances are...you have too. Why? Because most people live their financial lives, the same way that they lead their marriages, without a plan. Without a plan, you are at the whim of impulse. Without a plan in your finances, just like in your marriage, you find yourself wondering, why aren't things working "the way that I *think* that they should?"

Just as you have been getting intentional about other areas of your marriage, you need to get intentional about your finances.

1. On average, I think that we talk about our finances _____ times per month.
2. I do or do not (circle one) feel like we are in a good place financially.
3. I do or do not (circle one) feel like we have a workable plan for our finances.

4. Describe how most of your financial conversations seem to you

5. What is your biggest financial challenge?

6. Where have the two of you had financial success in your marriage?

7. How do the two of you make large financial decisions?

8. What is your plan for financial emergencies?

9. What is your plan for giving?

10. Where do we have accounts? (List all banks, investments, etc. along with the contact information.)

11. Ask your spouse: What do you think that we need to do to improve our financial intimacy?

Take the time this week to work through the financial worksheets. If you are not sure how much you are spending in any one category make a plan to keep track of all of your receipts for the next month so that you understand exactly where your dollars are going.