

CENTS AND SENSIBILITY

with Scott and Bethany Palmer

1. Money Personalities

These are not gender-based: Each spouse determines what your primary money personality is out of these six personalities:

- Spenders –
- Savers –
- Risk Takers –
- Security Seekers –
- Debtors –
- Flyers –

2. Why people think, do and act the way they do towards money:

- Past experiences – childhood history; the way we were raised.
- Societal pressures and influences - “Keeping up with the ‘Jones’”.
- The way we are wired.
- Theological differences - core religious beliefs.

3. Communications:

- Couples don't talk about money: "Pow wow": Time set aside at least once a month to talk about your finances and money situation... A safe, non-confrontational place.

Conflicts: Pride and fear can cause conflicts.

***Steps to 'meeting at the fence':

- Have a cooling off period.
- Listen to each other.
- Come up with a solution.
- Celebrate resolution!

4. Five Hot Buttons:

- Budgets: (road map, but a hard method to buy in.)
- Investing:
- Future planning:
- Insurance:
- Charitable giving: Tithing

***Be good stewards of your MONEY**

*Most couples stop dreaming...
Start dreaming about your future.*