

## Communication & Money

1. Make time to talk about your finances with family members on a regular basis.
2. Identify differences and ways you can work together to make a financial plan work.
3. Make sure both partners know about the finances and divide tasks.
4. Be honest with the family about your money situation.
5. Respect family member differences.
6. Set goals together.
7. Involve children in family money decisions.
8. When making large purchases, consult family members.
9. Learn to use kindness and courtesy when discussing financial issues.
10. Don't blame others for financial problems – look for ways to solve them together.

## Ten Financial Principles

*by Bernard E. Poduska,*

*Till Debt Do Us Part: Balancing Finances, Feelings, and Family*

“Principle 1: Financial problems are usually behavior problems rather than money problems.”

“Principle 2: If you continue doing what you have been doing, you will continue getting what you have been getting.”

“Principle 3: Nothing is worth risking the relationship.”

“Principle 4: Money spent on things you value usually leads to a feeling of satisfaction and accomplishment. Money spent on things you do not value usually leads to a feeling of frustration and futility.”

“Principle 5: We know the price of everything and the value of nothing.”

“Principle 6: You can never get enough of what you don't need, because what you don't need can never satisfy you.”

“Principle 7: Financial freedom is more often the result of decreased spending than increased income.”

“Principle 8: Be grateful for what you have.”

“Principle 9: The best things in life are free.”

“Principle 10: The value of individuals should never be equated with their net worth.”