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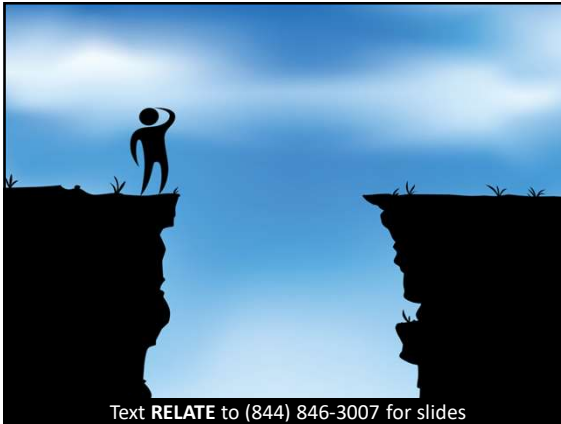
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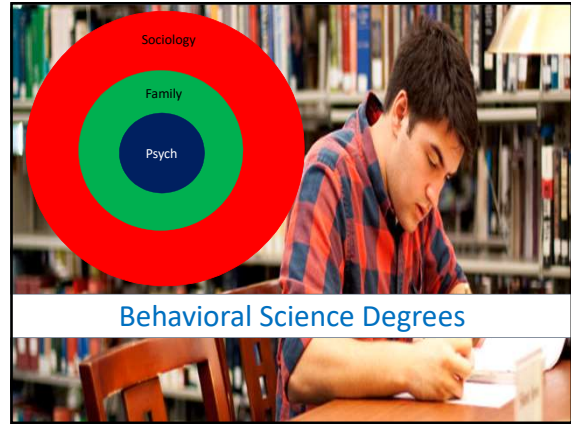
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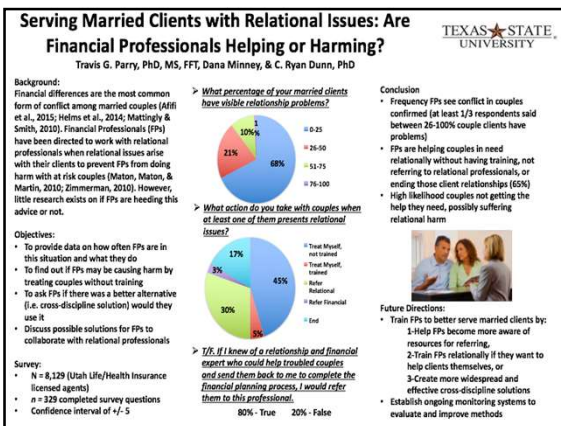
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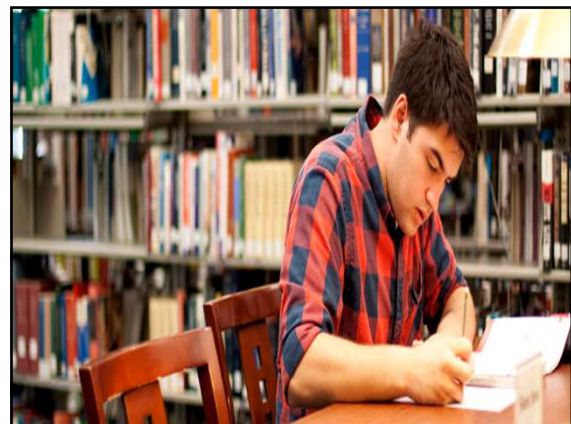
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**Bridge=TIME**

- Time Together
- Individual Money History
- Money Communication
- External Finances

Text **RELATE** to (844) 846-3007 for slides

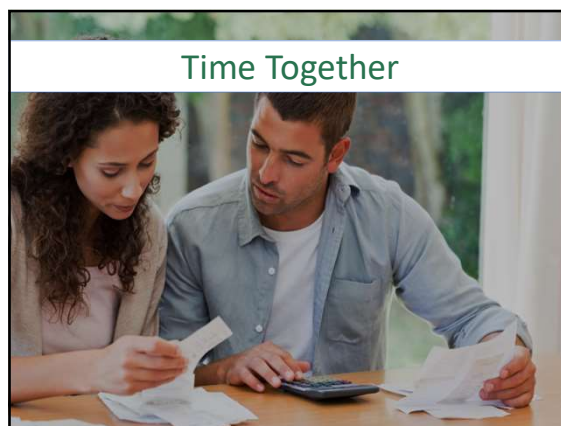
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**Bridge=TIME**

- Time Together

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**Time Together**

Couple Money Time

What it is:

- 30-60 minutes/week
- Same day each week
- No other distractions

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**Time Together**

Couple Money Time

Create/Discuss:

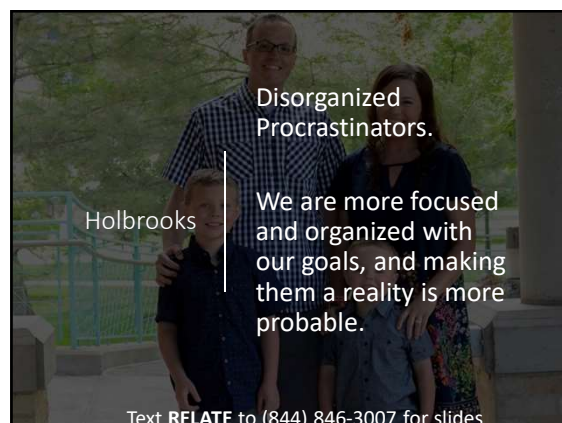
- Individual Money Histories
- Money Communication
- External Finances

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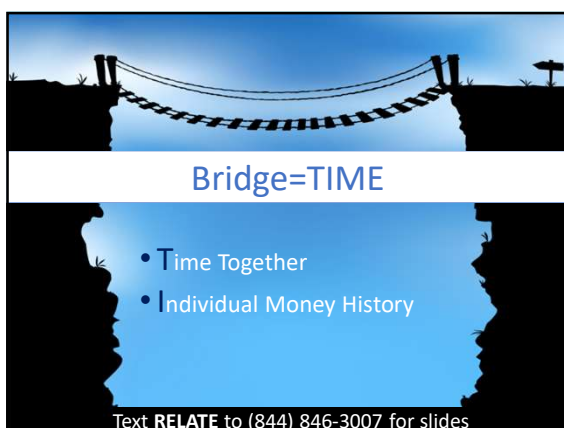




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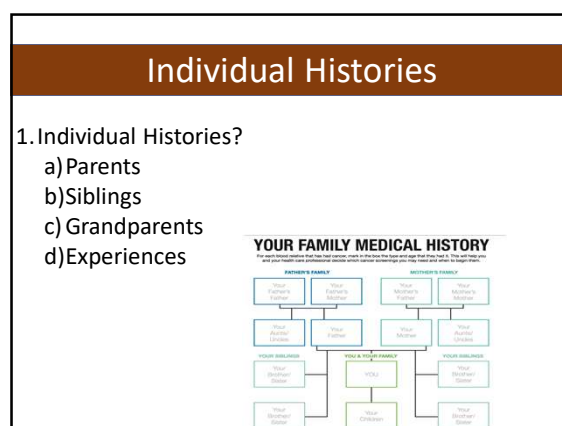
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## Individual Money History

- Individual Histories
- Discuss differences

**YOUR FAMILY MEDICAL HISTORY**  
For each immediate family member that has had cancer, mark in the box the type and age that they got it. This will help you and your health care professional decide what cancer screenings you may need and when to begin them.

FATHER'S FAMILY		MOTHER'S FAMILY	
Your Father's Partner	Your Father's Mother	Your Mother's Partner	Your Mother's Mother
Your Aunt/Uncle	Your Father	Your Mother	Your Aunt/Uncle
YOUR BROTHERS	YOU & YOUR FAMILY	YOUR BROTHERS	YOUR BROTHERS
Your Brother's Sister	YOU	Your Brother's Sister	Your Brother's Sister
Your Sister's Brother	Your Children	Your Sister's Brother	Your Sister's Brother

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## Individual Money History

- Individual Histories
- Discuss differences
- Discuss similarities

**YOUR FAMILY MEDICAL HISTORY**  
For each immediate family member that has had cancer, mark in the box the type and age that they got it. This will help you and your health care professional decide what cancer screenings you may need and when to begin them.

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Your Brother's Sister	YOU	Your Brother's Sister	Your Brother's Sister
Your Sister's Brother	Your Children	Your Sister's Brother	Your Sister's Brother

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## Individual Money History

Advisor

- Help them to reframe/replace negative views of money to healthy views of money

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## Individual Money History

Bakers

Money History-Money was evil!

Sacred responsibility, blessing, grateful for money.

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## Bridge=TIME

- Time Together
- Individual Money History
- Money Communication

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## Money Communication

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## Money Communication

Active Listening:  
Face System

- Eyes
- Ears
- Nose
- Mouth



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## Money Communication

- Model active listening skills with the couple
- Practice with them on emotional money topics
- Make yourself available to consult with them
- If unable to work even after coaching them, consider involving a therapist

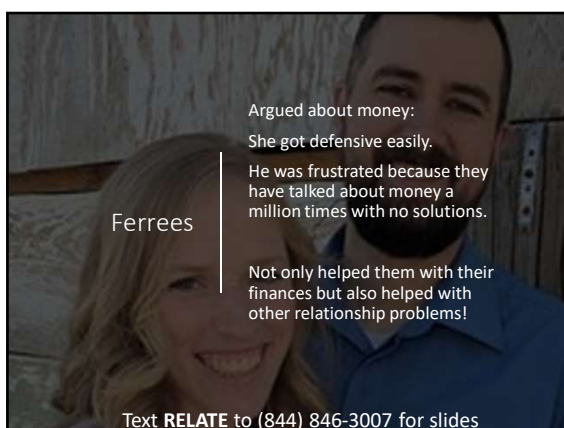


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Argued about money:  
She got defensive easily.  
He was frustrated because they  
have talked about money a  
million times with no solutions.

Not only helped them with their  
finances but also helped with  
other relationship problems!

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## Bridge=TIME

- Time Together
- Individual Money History
- Money Communication
- External Finances

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## External Finances



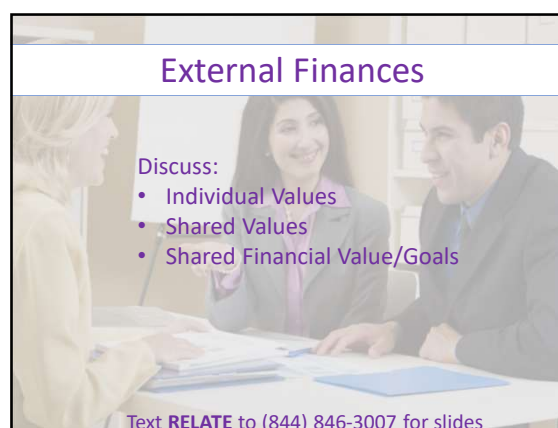
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## External Finances

Discuss:

- Individual Values
- Shared Values
- Shared Financial Value/Goals

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## Values and Goals

1. Individual Life Goals-Ask each individually
  - Obituary/Funeral Questions
    - What would you hope people said about you at your funeral/in your obituary? Why?
  - Values into Goals
    - What will you need to do by the end of your life to make that a reality?

### Stages of Psychosocial Development



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## Shared Values and Goals

2. Relationship Goals-Ask as a couple
  - Swing on the porch analogy-Looking back on life together
    - What would you value the most about your relationship together? Why?
  - Values into Goals
    - What changes would you need to make currently to your relationship make that swing on the porch situation a reality?



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## Shared Financial Goals

3. Shared Financial Goals-Counting the cost
  - Acknowledge each individual life goals
  - Point out their relationship goals
  - Ask what it might cost to live this kind of lifestyle (other financial questions)



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Stokers

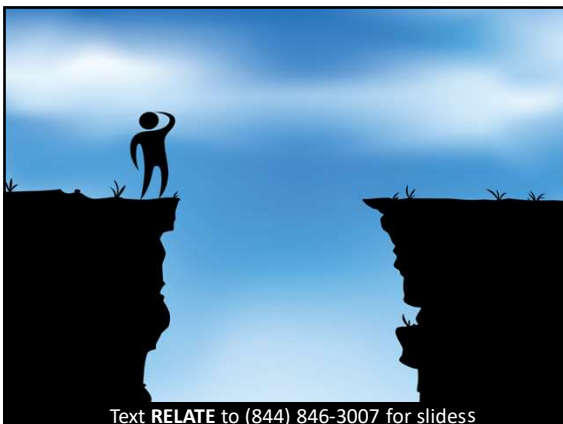
He did everything financially, she felt guilty.

Getting us on the same page financially was by far the most helpful result of going through the program. I feel like we are working together as a team...and finally set us on a positive course financially.

RAVISPARRY

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### Bridge=TIME

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➤ **T/F. If I knew of a relationship and financial expert who could help troubled couples and send them back to me to complete the financial planning process, I would refer them to this professional.**

**80% - True      20% - False**

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### Transference

Subconscious interference with clients

- Time Together
- Individual Money History
- Money Communication
- External Finances

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### Financial Planning Association Study (2014)

- 75% work more than 40 hours/week
- 33% work more than 50 hours/week!

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### Workaholic-DSM 5

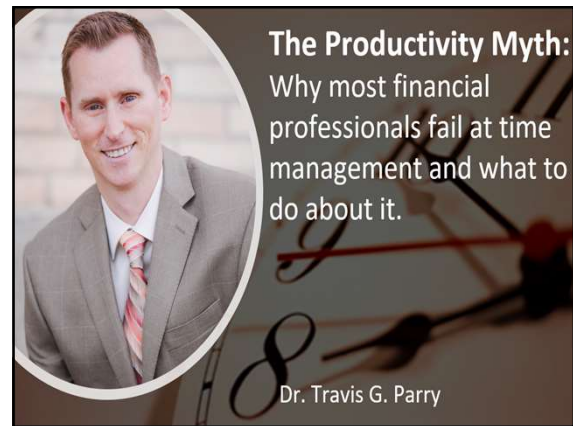
- highly involved in work
- neglecting relationships
- feels driven to work because of guilt or avoiding depression
- low levels of work enjoyment.
- 1/10 adults in USA are workaholics
  - 3/10 FPs work more than 50 hrs/week

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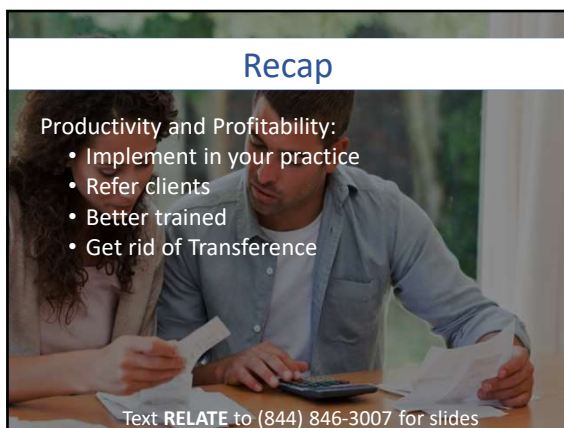




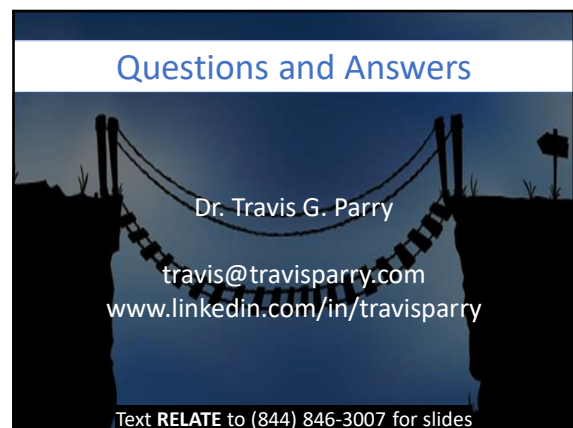
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