

Family Money Talk Worksheet

GUIDELINES:	WATCH OUT FOR:
Let everyone state his/her needs and feelings without judgment:	Judging with phrases like, "You never..." or "You always..." or "That's so dumb..." Instead, use phrases like, "I feel...because....when you..."
Work together to find a solution and be willing to compromise.	Too many "I" statements. Instead, act like a team and try to include a lot of "We" statements such as "We should try to..."

Communication Checklist

QUESTIONS	YOUR ANSWERS
Does everyone agree that the financial situation can be improved? Does everyone want to try to improve the situation?	
Does everyone feel that his/her voice is heard? If no, what can be done to improve the communication?	
Does each person feel that everyone else is open and honest about financial issues? If not, what is not being communicated?	

Problems & Solutions

QUESTIONS	YOUR ANSWERS
What is our major financial problem currently? What are possible reasons behind the problem?	
What are proposed solutions?	

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Which solution does everyone feel is the most agreeable? What are Pros and Cons of the solution?	
Now re-phrase the solution into a concrete goal. Remember, a goal should be specific (how much, how long), measurable (when), and realistic .	
What would prevent us from achieving this goal?	<div>1.</div> <div>2.</div>
What will everyone <i>do</i> (or give up) in order to overcome the obstacles?	<div>1.</div> <div>2.</div>
Does everyone think the answers above are fair and honest? Why or why not?	

Final Family Goal