

Men, Women, and Money (over-generalizing)

The flow of money in a family represents the _____
 _____ under which that family operates.

Emergency Fund Savings:

- Men: "It's boring and not _____ enough."
- Women: "It's the most _____ key to our financial plan."

Shopping:

- Men get good deals by _____.
- Men want to win.
- Women get good deals by _____.
- Women enjoy the process.

Financial Problems:

- Men lose _____ - _____ because money usually represents a _____ to them.
- Women face _____ or even _____ because, with women, money usually represents _____.



"The happiest people in the world are those who do the most for others."

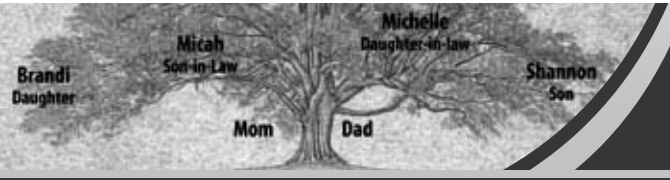
– Booker T. Washington

Guys, always be aware of the woman's security gland. When it tightens up, it will affect the whole relationship.

How many marriages would be better if the husband and wife actually understood that they're on the same side?

"Personal relationships are the fertile soil from which all advancement, all success, all achievement in real life grows."

– Ben Stein



“Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh.”

– Genesis 2:24 (NKJV)

“With all lowliness and gentleness, with long-suffering, bearing with one another in love, endeavoring to keep the unity of the Spirit in the bond of peace.”

– Ephesians 4:2-3 (NKJV)



Keep your Budget Committee Meetings on track! Download and print out a copy of the rules for nerds and free spirits.

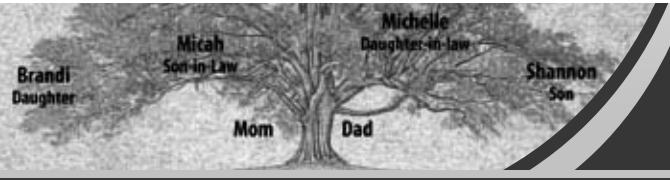
Marriage and Money

Can We Talk?

- The number one cause of divorce in America is _____.
- When you agree on your value system, you will reach a _____ in your marriage that you can experience no other way.

Who Does the Financial Decision-Making?

- _____ of you!
- The partner with the natural _____ can prepare the _____, but the decision-making must be done by _____.
- The _____ likes doing the budget because it gives them control, and they feel like they are taking care of loved ones.
- The _____ feels controlled, not cared for, and can appear irresponsible to the nerd.



Singles and Money

- _____ and fatigue can lead to poor money management.
- Beware of _____ buying, which can be brought on by _____ or even by the “I owe it to _____” syndrome.
- A written plan gives the single person _____, self-accountability, and _____.

Prevention

- Develop an _____ relationship.
This is someone with whom to discuss major _____.
- This is someone with whom to discuss your _____.
- Accountability friends must love you enough to be brutally honest and promise to do so for your own good.

Suggested possibilities: pastoral staff, parent, relative, boss, etc.

Kids and Money

- Teaching your kids how to handle money is not the _____ responsibility. It is _____ responsibility!



Accountability and support are the ladders that lift us up from life’s pits.



“You use steel to sharpen steel, and one friend sharpens another.”

–Proverbs 27:17
(The Message)

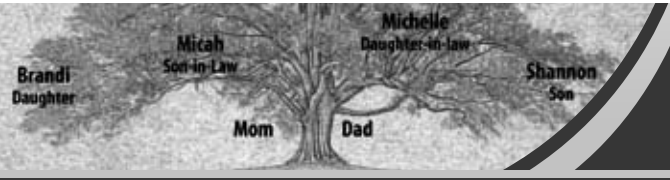


“Tell me, and I’ll forget. Show me, and I may not remember. Involve me, and I’ll understand.”

– Native American Saying

“Criticize the performance, not the performer.”

– Anonymous



“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”

– 1 Timothy 5:8 (NKJV)

“Correct your son, and he will give you rest; yes, he will give delight to your soul.”

– Proverbs 29:17 (NKJV)

“For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.”

– 2 Thessalonians 3:10 (NKJV)

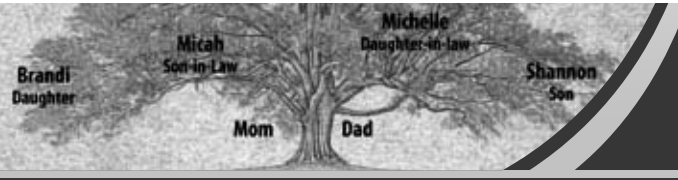
- Pay _____, not allowance; we have enough people in our society who expect to be made allowance for.
- Words are _____.
- If you _____, you get paid; if you do not _____, you do not get paid.
- Teach by _____.
- Show them how you live _____ free, how insurance works, how an IRA works, etc.

Be Age-Appropriate

- If the children are young, use a clear _____ to save. Visual reinforcement is powerful.
- Use three envelopes for ages 5-12: _____, _____, and _____.
- Somewhere around 13-15 years old, open a _____ _____ for the child and teach him/her how to run it by monthly reviews.

“Train up a child in the way he should go, and when he is old he will not depart from it. The rich rules over the poor, and the borrower is servant to the lender.” – Proverbs 22:6-7 (NKJV)





Discussion & Accountability

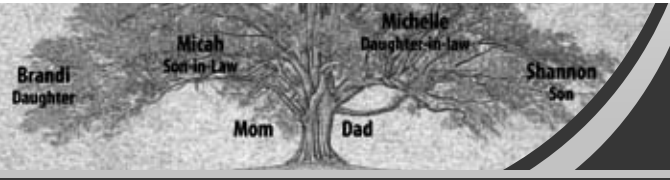
Answer Key

Value	Both	Budget
System	Gift	School's
Sophisticated	Budget	Your
Important	Both	Commissions
Negotiating	Nerd	Powerful
Hunting	Free Spirit	Work
Self	Time	Work
Esteem	Poverty	Example
Scorecard	Impulse	Debt
Fear	Stress	Container
Terror	Myself	Giving
Security	Empowerment	Spending
Money	Control	Saving
Fights	Accountability	Checking
Unity	Purchases	Account

Set Your Goals for the Week / Gazelle Focus

I will identify an accountability partner this week and give him/her permission to hurt my feelings when necessary for my greater good.

Also this week, I am going to ...



online resources

Be sure to check out the special online features for this week.

- **Learn the Rules:** Download and print a copy of Dave's rules for the "Budget Committee Meeting."
- **Video:** Rachel Ramsey reveals "Five Reasons Why It's So Tough Being Dave Ramsey's Kid"!
- **Junior's Clubhouse:** Dave has a website just for kids! Games, stories, and other resources entertain while teaching important lessons about money.

Review of the Last Section

1. Name three reasons why you should save money.
2. What is Baby Step 1? Why is it important to do this first?
3. What can you do to fund your emergency fund quickly?
4. Everyone hold up your completed Basic Quickie Budget form. We told you we'd check to see if you did it!

Personal Commitments

1. Make a commitment to start putting something aside for an emergency fund every month, even if it is only \$4.
2. Commit to complete all 13 online course sections within your 16-week membership to FPU Online.

Discussion and Accountability

1. What are the advantages to being single in regards to financial control? What are the disadvantages?
2. What are some of the reasons that finances should be agreed upon by both partners in a marriage?
3. Do you put relationships above money, making your spouse, children, and friends more important than financial stress? Would others agree with your answer?
4. What are some practical ways to teach your kids about money?
5. Respond to this statement: "How you spend your money tells me who you are and what is important to you."
6. How do fatigue and stress affect your money management?
7. Say aloud: "I did not get into financial stress quickly, and I will most likely walk out of it slowly."

Homework

1. **Start collecting credit card offers.** Keep track of all of the credit card offers that come in the mail throughout the rest of FPU. At the end of your membership, you'll add up the total to see how much potential debt you've avoided in just these 16 weeks!
2. **Financial Peace Revisited:** Read chapters 14-18.