

Finances Homework

Couples Discussion

Reflect on these questions individually, then discuss them together. Discussion around some of these will look different depending on the stage of your relationship (dating, engaged, etc).

1. Is there anything financially that you have not shared with your significant other?
2. What is your current financial situation (debts, savings, etc)?
3. Will you be using credit cards? If so, will you carry a balance from one month to the next?
4. Do you plan to pay for kids' college?
5. How much money do you plan to have for retirement? Do you plan to retire?
6. Planning to buy a car? Payments or cash?
7. Rent or own a home?

Take time to pray together, asking God to help you be wise stewards of your money.

Budget Discussion

Discuss what we covered about budgeting in class. How would you like to handle budgeting together?

1. Will you plan regular budget "meetings"? What budgeting method and/or tools will you use (expect to change and adjust these later)?
2. Depending on the stage of your relationship, does it make sense to start working on a budget now to get a sense of your financial picture?
 - a. If so, you can use the example spreadsheet we used in class as a starting point (links on the other side of this sheet), and the book also has an example budgeting worksheet on page 24.