

Financial Difficulty

Module 05



Take control of your finances. Don't let your finances take control of you. Living within your means is important to stay out of debt.

Before you purchase an item ask yourself "Do you need it or do you want it."

Financial Difficulties

Work together as a TEAM.

It doesn't matter who takes care of the finances, but it is important to both understand your financial situation.

Working together as a TEAM is important. If you have conflict, it will cause difficulties to discuss your financial situation.

Ensure to set up a meeting to discuss your current financial issues on a regular basis. Don't neglect your responsibility it can cause further problems later.

Teamwork, Responsibility and Accountability



Bill Tracker

<i>DATE</i>	<i>DESCRIPTION</i>	<i>BILL</i>	<i>AMOUNT</i>

Retirement

Most couples only live in the moment and not think of their retirement years.

They think life will go on forever. But believe it or not it will go faster than you think.

Saving for your future is very important to ensure you have security or enough money to live on.

Social security income is not enough to live a healthy financial lifestyle.

Ensure to save money for your future.

Do the math and figure out what your cost of living is now and how will you maintain the financial income in the later years of your life.



Financial Future

Describe what you would like your financial future to look like

Financial Security

Current Income	Description of Future Savings	Current Savings	Future Savings

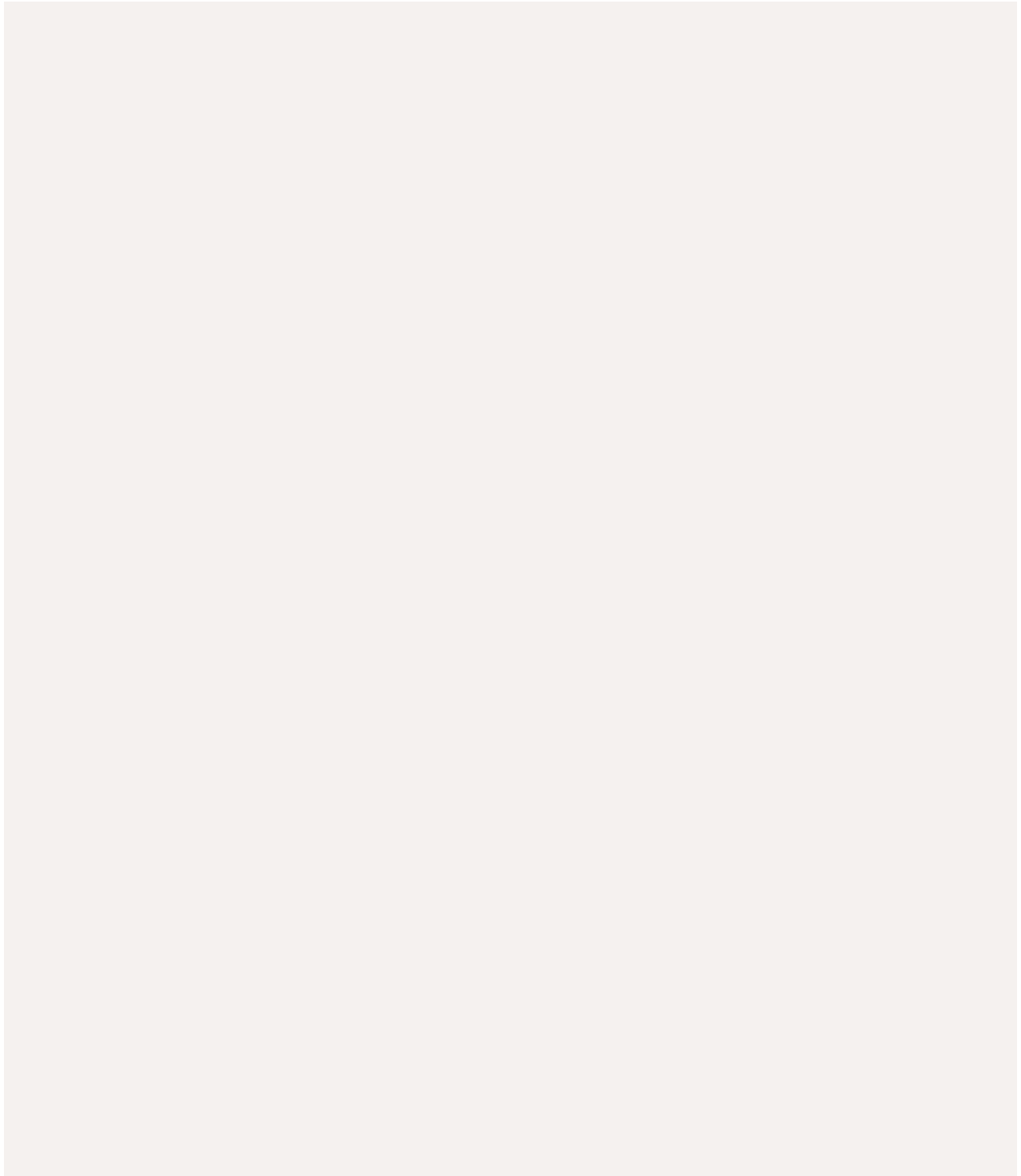
Additional Notes

Will & Testament

Having a Will & Testament is very important to have. Letting the people you have in your life how you feel and want to share your personal belongs are a great way to express your feelings.

Write a draft of your current assets and your personal belongs. Create a base idea of how you want to divide your items. Ensure to get a lawyer to assist you with the original and final version.

Having a will is important you can always revise it at a later date.



Additional Notes
