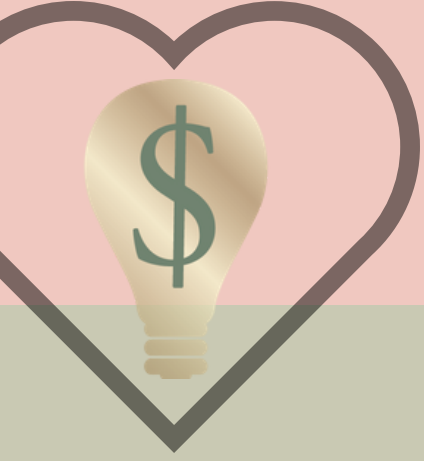


SMARTWITHYOURMONEY.COM PRESENTS:

SMART WITH YOUR MONEY FOR COUPLES

6 Rules For Money Smart Couples



RULE #1: AGREE ON FINANCIAL GOALS

Together you create the budget. Relationships are mutually defined, and each partner needs to be comfortable with any guidelines you set. Don't build resentment if you've agreed to it.



RULE#2: COMBINE FINANCES, IT'S A TEAM EFFORT

Paychecks should be deposited into a joint "bills" account, but everyone should still have some financial freedom. Individual checking accounts allow for discretionary spending and independence.

RULE #3: SET UP 4 BANK ACCOUNTS

Joint Checking for Bills, Individual Checking Accounts, and a Joint Savings



RULE #4: ONE PERSON HANDLES ALL THE BILLS

This does not mean the person paying the bills is in charge of all the money. They are just the one responsible to make sure they are paid and the budget is executed.



RULE #5: MAINTAIN ACCOUNTABILITY & TRANSPARENCY

While financial independence is important, it must be balanced with accountability. Don't hide your spending habits from your spouse. Live within the boundaries you've set. Consult your spouse before purchasing big-ticket items.



RULE #6: PUT EVERYTHING ON AUTOPAY

This can only happen when you can get over the hump financially and stop living paycheck to paycheck. This is why a budget is important.



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