

HAVE A
MAKE it HAPPEN
NEW YEAR!

Nerd and Free Spirit Checklist

Make your money goals a reality by tailoring your actions to your personality this January. Decide whether you're a Nerd (*I love the budget!*) or a Free Spirit (*Budget? Too restrictive!*) then print and cut out your checklist accordingly.

Tips for Nerds

Invite your spouse on a budget date. Think something like a trip to your local coffee shop to crunch the numbers then following up with a walk and talk in the park. Together, you can dream about a future based on a firm financial footing.

It's time to finally merge your khaki pants envelope, winter socks envelope and jean jacket envelope and call it "Clothing." Simplifying is a good thing.

Practice saying the following phrases: I trust your decision, dear. I want to know what you think. Wow! Your suggestion makes perfect sense!

Before handing over the spreadsheet nightmare to your spouse, add a doodle or a sweet note in the margin. By lightening the mood, you're setting a tone Free Spirits can appreciate.

Tips for Free Spirits

Surprise your honey this month by initiating the conversation about money. Have a calendar handy and suggest a date for your regular budget committee meeting.

Stay out of the gas envelope unless you're buying gasoline. Contrary to popular belief, money in the gas envelope isn't there to cover snacks at the gas station—or clothes on deep discount at the mall.

Sneak a peek at the budget and find an area you think needs adjustment. Be ready to articulate your reasoning the next time you and your Nerd talk about money.

When your family goes out for dinner, ask your spouse two questions: How much money do we have in that envelope? How long does it need to last us? Then choose your meal accordingly.

Take a few minutes to sit and think about the year ahead. Decide on one big-ticket item you'd like to save for—vacation, tires, a new couch—and add a line item to your monthly budget.

By following these ideas, you'll be cruising in the right direction come February. It's a good thing too. What better way to set yourself up for Valentine's Day than to be on the same page with your sweetie when it comes to money?

Of course, this is just the beginning. To meet other Nerds and Free Spirits, and to learn practical tips for managing money, check out *Financial Peace University*—a nine-week program that'll lead you to living like never before!