

Talk about Money....

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September 16, 2010 is "The National Money Night Talk" presented by Jean Chatzky and American Express. I took the pledge to speak with my children (middle school to college age) on the importance of being responsible with their money.

The "Talking Points" paperwork lays out a framework on the discussion and allows you to customize it to your situation.

Additional discussion points would be the benefits of being a financially responsible individual, like "with a good credit scores, you can get a car loan", "paying off your school loans is important, it helps others go to college", and "a little bit of credit is better than no credit at all".

Also, the importance of having different savings goals for different savings accounts. One saving goal could be to save for a if you lose your job, another savings goal would be for a down payment to buy a house, another for retirement. Different accounts for each of these goals help define the goal even further.

I highly recommend you schedule this time with your child and spouse on this day to reaffirm your goals together. Not only should you and your children discuss goals as discussed in the detailed "Talking Points", make this a time to discuss points with your spouse, partner or loved ones as well. It gives you an opportunity to get goals out in the open and discuss changes that can be made to improve your system.

Sitting down and talking about what is available financially and what your goals are is important for every family. For more information and for the "Talking Points", go to moneynighttalk.com and pledge.

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Try It...Organizing

Generate an income and expense spreadsheet for monthly recurring expenses. Include your average payment amounts on credit cards and utilities, as well as, your NET income. Subtract the difference and see what you can modify to make your income and expenses balanced.

Monthly Quote

"Money often costs too much"

- Ralph Waldo Emerson

Source: [Instant Quotation Dictionary](#),
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