

## The Confident Spending System

Features	Advantages	Benefits
1. <u>Step by Step Instructions</u> that integrate objectives in a logical manner to accomplish education, training, and accountability	<ul style="list-style-type: none"> <li>• Takes the guess work out of what to do next, why, and how.</li> <li>• Breaks tasks into manageable steps</li> <li>• Built in accountability</li> </ul>	<ul style="list-style-type: none"> <li>• Saves Time</li> <li>• Easy to Follow</li> </ul>
2. Examines the <u>emotional side of money</u> including background, spending habits, values, goals, and personality types	<ul style="list-style-type: none"> <li>• Know why they spend the way they do</li> <li>• Discover healthier spending habits</li> <li>• Changes the way they think about money</li> <li>• Enhances Understanding of spouse</li> <li>• Gain a clearer vision of their financial goals</li> </ul>	<ul style="list-style-type: none"> <li>• Saves Money</li> <li>• Challenges Values</li> <li>• Increases Harmony</li> <li>• Establishes a financial direction</li> </ul>
3. Joint <u>involvement</u> in finances	<ul style="list-style-type: none"> <li>• Both share the burden and responsibility of the system</li> </ul>	<ul style="list-style-type: none"> <li>• Both have ownership</li> <li>• United by shared goals</li> </ul>
4. Establish <u>set up procedures</u> for organizational structure, manual processing, banking needs, and financial software	<ul style="list-style-type: none"> <li>• Systematically organized</li> <li>• No wasted efforts or duplications</li> <li>• Stream lines set up procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Saves Time</li> <li>• Saves Effort</li> <li>• Eliminates Confusion</li> </ul>
5. Implements <u>ongoing routines and automated procedures</u> for spending and money management	<ul style="list-style-type: none"> <li>• Easy to follow routine steps</li> <li>• Confidence in accomplishing necessary tasks</li> <li>• Ability to monitor spending in a timely manner in light of goals</li> <li>• Prompts next steps</li> </ul>	<ul style="list-style-type: none"> <li>• Saves Money</li> <li>• Peace of Mind</li> <li>• Reduces guesswork</li> </ul>
6. Couples create a <u>comprehensive spending plan</u> that integrates with Quicken software.	<ul style="list-style-type: none"> <li>• Prioritizes spending based on goals</li> <li>• Identifies adjustments necessary to achieve goals</li> <li>• Joint plan development</li> </ul>	<ul style="list-style-type: none"> <li>• Saves Money</li> <li>• Creates Unity</li> <li>• Establishes Goals</li> </ul>
7. Teaches how to make <u>effective spending decisions</u> congruent with spending plan	<ul style="list-style-type: none"> <li>• Establishes a new pattern of thinking about money</li> <li>• Provides spending boundaries and freedom to spend within those boundaries</li> </ul>	<ul style="list-style-type: none"> <li>• Know when to spend</li> <li>• Creates contentment</li> <li>• Plans for the future</li> </ul>
8. Identifies and establishes a <u>financial life style</u>	<ul style="list-style-type: none"> <li>• Consciously determines a financial life style</li> <li>• Prioritizes spending based on goals</li> <li>• Identifies adjustments necessary to achieve goals</li> </ul>	<ul style="list-style-type: none"> <li>• Clarifies Values</li> <li>• Transforms marriages</li> </ul>
9. Incorporates <u>debt education and</u>	<ul style="list-style-type: none"> <li>• Provides information on debt</li> </ul>	<ul style="list-style-type: none"> <li>• Peace of mind</li> </ul>

<u>reduction</u>	management and prevention <ul style="list-style-type: none"> <li>• Creates a detailed plan for debt retirement.</li> </ul>	<ul style="list-style-type: none"> <li>• Not in bondage to lenders</li> </ul>
10. Forecasts <u>cash flow</u> needs	<ul style="list-style-type: none"> <li>• Detailed for the next 30 days</li> <li>• Detailed savings goals established for irregular expenditures</li> <li>• Long term saving goals identified</li> </ul>	<ul style="list-style-type: none"> <li>• Make better spending decisions</li> <li>• Peace that did all you can</li> </ul>