



# money & SHALOM BAYIS

*Show notes*

## Don't let money become a fight

Importance of having conversations. Often.

- Money conversations can create intimacy. Conversations help you understand who each of you are.
- Two heads are better one to help each other achieve goals.
- Both need to know what is happening, even if one is doing one job

Money conversations help us align our spending with our values.

- Just as we want to live our values, we need to make sure our money is being allocated to what we say we value. Look at spending records and see if there are discrepancies.

Money Dates.

- Have these dates regularly. Throughout life as needs and circumstances change.
- Talk about what money means to you. Ideas that where our money beliefs come from, understand own habits, etc.
- Then share with spouse so you both understand each other.
- You'll better understand each other's triggers.
  
- Spending plans, dreams
- Divide responsibility (but both know what happens)

What to talk about.

- Everything. Transparency is key.
- How are we spending, saving, investing, tzedakah.
- How much is ok for gifting.
- Even if can't buy it (now), validate the wants.
- The numbers. Be very clear on income and expenses.
  
- "How can we work together to let you have what is important to you – within the framework of our reality?"
  
- Wording: "I" statements, no blame, lots of gratitude, celebrate little wins.
- Be ready for a do-over. Be ready to take a break.

## Don't let money become a fight

How to start having such conversations. Invite them into the conversation.

- Share about your reflections about your money stories “I’ve been thinking about how I am around money.”
- And then share your thoughts about how WE can set up our money plans.
- Ask: “How can I help you, what can I do to make it better?”
- Realize that your spouse needs to process this whole concept. It may happen slowly.

### Professionals to help with money

- Financial planners/ fiduciary – help with control of your money
- Money coaches – help with mindsets behind money
- Accountants - *help with keeping financial records and taxes*

### Final thoughts

- Bring Hashem into the conversation. Work together to bring Hashem into the plan.
- Shalom is the vessel for the blessings that Hashem will bestow.
- This is the foundation for all the work that we are doing. Invite Hashem to help you.
  
- When each is happier, then your thinking is clearer and more creative. You’ll come up with better ideas, you’ll see the opportunities around you.
  
- When we come from a place of expansion and letting Hashem into our lives, we look at what is happening as opportunity for learning and growth, and trust in Hashem. Then, we become a lot of creative, expansive, receptive to the blessings that Hashem is sending.
  
- “Happy can make you money, but money can’t make you happy.”
- “Success is not the key to happiness. Happiness is the key to success.”
  
- Money brings opportunity for growth – within myself, with my spouse, with Hashem.