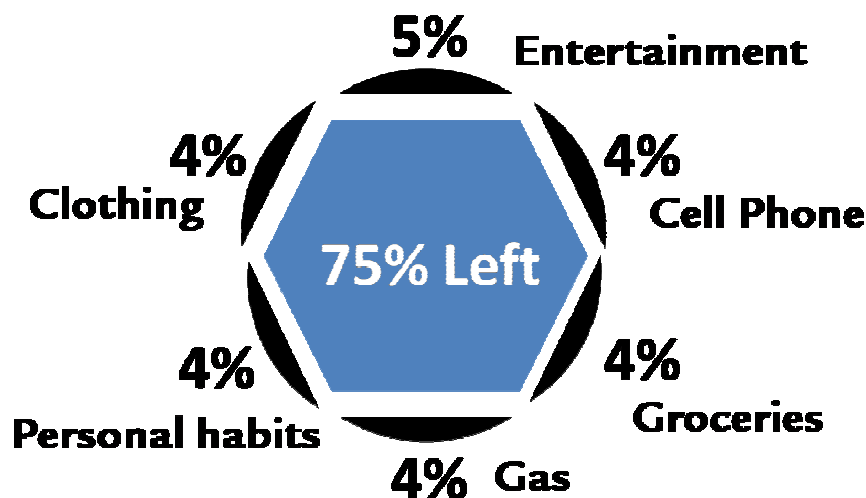


5 Steps to Help and Give Hope in Your Family's Financial Downturn

1. **Stop the blame game over money.** It's true that problems with finances cause a lot of stress in relationships, and your marriage won't be the first, or the last, to survive these times of pressure. The blaming and attacking will only create distance between the two of you. Focus on being committed to work through the problems over time.
2. **Face the facts on your finances.** You have to face what's really in the cookie jar and how much you can eat. This includes assessing your complete financial picture. While some people balk at doing a budget, it's important at some point to put down what your overall income is and what are your overall expenses. You have to put your monthly non-negotiables down first (ie. rent, house payments, car payments, food), then assess how much you have available to spend on other things.
3. **Stop the bleeding.** Have a spending freeze on all that is non-essential. Learn how to be content with where you're at, and be discerning between what your wants and needs really are. Be brave and cut things out of your life that aren't essential so that you can survive.
4. **Small changes make big differences.** Look for ways that you can cut back in 5 or 6 areas, at least in small ways, i.e. reduce the use of your cell phone (or get rid of it entirely), reduce your personal habits consumption such as fewer alcoholic beverages/cigarettes. See the diagram below for more ideas.



5. **Get qualified coaching.** This is essential when your financial situation is at the point that you're facing bankruptcy or being inundated with too many bills because of poor credit card use, and the stress is getting too high. Get coaching on how you can consolidate your debt and get a plan to get out of it that's created by someone who's objective and outside your situation.