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Financial Dating®

The Secret to Growing Rich Together



“The moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred... unforeseen incidents, meetings, and material assistance, which no man could have dreamed would come his way.”

-Johann Wolfgang von Goethe

This book is a how-to guide for creating a wealthy life with your partner. If you follow the principles in this book, you'll get there -- and you don't have to know a single thing about finances. This book is designed to make financial action fun, simple and understandable. You'll learn how to use money and finances as a means for creating both financial wealth and a prosperous way of being in the world. Within these pages you will discover a holistic approach to building wealth.

When my husband and I first started having our Financial Dates. Our sole purpose was to improve our financial situation. After several months of having our Financial Dates our focus changed. Our Dates were no longer just about making financial progress, but connecting and growing as a couple. Our relationship, which was already great to begin with, began to blossom even more.

How Financial Dating® Came to Be

I developed and trademarked the unique process of Financial Dating shortly after my husband and I were married. Over a period of three years we had accumulated over \$43,930 in credit card debt, we had conflicting spending styles, no health insurance, no retirement investments for my husband, no clue how much money we spent each month and where it was going and lacked a clear financial plan or direction.

It still sends shivers up my spine to remember how helpless and frustrated I felt. I was determined not to be another statistic. There was no way I was going to let money ruin me, or my new marriage. But I didn't know what to do. It was amazing to learn - though no comfort at the time – that money is the number one source of fights and divorce for married couples in America today. Maybe you or someone you know can relate to this.

I began to search articles, read a lot of books, and discuss my money challenges with my close girlfriends... yet no one or no “thing” inspired me or offered an approach that was both financially pragmatic and intuitively “on the mark” for my marriage. Then, over the course of several months, as a way to gain control and understanding of our finances we started having weekly Financial Dates,

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where we discussed our financial situation, set money goals and created an aggressive plan for eliminating our credit card debt.

How great to be on the same financial page with my husband and to be able to laser-focus our individual strengths on achieving our family financial goals. Talk about amazing synergy and excitement in our marriage! Before all this I never would have believed someone who said working on finances together could be both empowering and fun – but it truly was.

Our lives began to change dramatically. Our commitment to our Financial Dates paid off - literally, we paid off 43% of our credit card debt during our first year of Financial Dating. During our second year and a half we completely paid off all remaining credit card debt. We now pay for purchases in cash, make monthly contributions to our retirement accounts, and have a savings account for unexpected emergencies. Both of us feel more empowered and have grown closer as a result of having our Financial Dates each month. And it was fun!

These Dates completely eliminated our money stress and frustration, and simultaneously created a rock-solid, inspired marriage! It really touched me the other day when my husband acknowledged our success and said “You know Leslie, I can’t imagine where we’d be without our Financial Dates.” I couldn’t agree more.

The great thing about Financial Dating is that regardless of your current financial situation – there is always another financial peak to climb. You can continually set new goals, make progress and experience new heights as a couple.

Your Personal Journey

If you do all the processes in this book, I guarantee your life will change. Just follow all the steps and refer back to the wealth principles and seven keystones listed in this section when you have challenges.

When we first started having our Financial Dates, my husband, Chris, was a little resistant. After seeing the results of our Dates he became convinced of the effectiveness of this process in transforming our lives. He began to look forward to our Dates, and was and motivated to take action at the end of each Date.

This guide can be used by individuals as well.

Although Financial Dating is designed for couples, it’s a process that’s beneficial and easily followed by individuals as well.

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Learn how to have effective Financial Dates with your partner to discuss money issues, financial goals and life goals.

You will be given a tried and proven format for having successful Dates with your partner. You'll know exactly what to talk about and what action to take. Through this process you'll build a strong money and relationship foundation.

Create a Mindset for Success

Many couples don't know how to work as a team and have positive interactions when it comes to talking about money. What if this were possible for you and your partner? Take a moment, close your eyes and imagine being able to sit down with your partner and make effective financial decisions together that brought you closer together, instead of further apart. Now, open your eyes, the seven keystones in this section will provide you with the means for transforming your vision into reality.

Share this reading with your partner and pick one keystone to focus on for now. After you've mastered that one, pick another. Continue until all seven keystones have become an integral part of your life.

If you find yourself struggling from time to time during your Dates, come back to these 7 commitments and see where you might be falling short.

Keystone 1

Commitment

Financial Dating will build a strong foundation for your relationship and your financial life as a couple, and it requires on-going commitment. During this process you will be taking financial action and experience greater connection through having consistent Dates to discuss your finances and work as a financial team.

You'll be having Financial Dates two to three times a month, lasting about an hour each. This will allow you and your partner to take bite-size action steps and create significant financial success with seemingly little effort.

Commit to having your Dates when you feel like it and when you don't feel like it. Discipline yourself to "stay the course." In time, Financial Dating will become a natural habit, something that you readily look forward to, and an integral part of your relationship that builds security and success.

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Keystone 2

Honesty

To be honest with our partners we first need to become honest with ourselves. Be willing to take a good look at yourself - instead of focusing your attention on your partner's faults. Look at your monthly spending behaviors, the amount of money you bring home, is it enough to take care of your needs? Do you know much debt are you carrying? This includes credit card debt, car loans, mortgages, student loans, home equity lines of credit, overdue taxes. Are you genuinely honest about your financial situation or do you over-inflate your numbers and set unrealistically high cash flow projections? What money-beliefs do you have, are they limiting? After you have been honest with yourself, share this information with your partner. Honesty is the glue for building a trusting relationship.

This also means being honest with your authentic financial desires. How would you like to handle your finances? Get in touch with what you want first, then communicate your desires to your partner.

Keystone 3

Vision & Strong Desire

A clear vision and a strong desire are the fuels that will propel you from where you are now to where you want to go. A strong desire connects you with your passion and gives you the stamina to stay the course during hard times. A vision provides you with a precise visual image of what you're working towards. What do you want your life to look like? Exactly much money do you want to make? Describe how your relationship will look and feel when you begin working as a cohesive financial team.

A clear vision empowers you show up and stay the course during difficult financial times (low income, high debt, not enough money in your retirement or emergency savings account).

Keystone 4

Communication

To create a great financial team both people have to feel like they are consistently heard and understood. Make a commitment to try to communicate more effectively. You can start with these two approaches:

Let go of the past & focus on being proactive

Focus on solving your financial problems from where you are right now, without

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any blame or getting caught up in the past. Focus on moving ahead, instead of getting caught up in a play-by-play replay of everything your partner did wrong.

Ask yourselves “Now that we’ve had this argument, what have we learned? What can we change and do differently next time?”

Be the first to listen.

When you’re upset or angry, usually what you want most is for your partner to listen to your side of the story. And what your partner wants most is for you to listen to them. It’s easy to get stuck in butting heads – each partner trying to force the other to listen. Challenge yourself to be the person who listens first. Once you’ve listened your partner will feel better understood and will be more willing to hear your perspective.

Keystone 5

Presence

While making financial progress is motivating and fun, the true purpose of your Dates is to stay present and connected with one another. When my husband and I first started having our Dates I would feel tension in my neck, prior to each financial Date. I felt overwhelmed with all the work ahead of us. It seemed like we had a long journey towards financial success. Then I realized the true purpose of our Financial Dates was not to accomplish a long list of financial action steps, the real purpose of our Dates was to stay present and connected with one another.

Real connection with your partner occurs when you are truly present. This means being willing to feel your own anxiety and frustration instead of trying to instantly rid yourself of these feelings by reacting and saying hurtful things to your partner.

Keystone 6

Faith

Having faith and a trusting attitude is a key ingredient to experiencing True Wealth. On one level, trust comes and goes. It’s easy to look at your current financial situation and feel overwhelmed. If you stay in doubt too long it can cause you to spiral downward. When this happens do whatever you need to do to reconnect with faith and trust.

When you’re feeling challenged, ask yourself what you can do to reconnect with

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faith and trust. What causes you to feel inspired? Is it a walk in nature? Listening to beautiful music? Having a conversation with a good friend? Listen to your response and act on it.

Remember, it's the thoughts and feelings that you consistently hold, that have the power to create the reality you desire. Focus your attention on your desires and the things you want to manifest in your life.

Keystone 7

Lifetime-learning

Make your financial education a lifetime habit, like you would with eating healthy or exercising. Continually invest in your education. It can be as simple as taking just 15 minutes of your time each day.

Consider your own personal learning style. How do you learn best? Do you learn best through hearing? Seeing? touching? Choose a method of learning that matches your preferences: purchase a financial book, take a workshop, listen to a financial video or purchase an audio book. Refer to the recommended resources section in the back of this book.

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The Financial Dating® Wealth Formula

“Living life is like constructing a building: if you start wrong, you’ll end wrong.”

-Maya Angelou

I’d like to start by giving you a bird’s eye view of the formula that you’ll be using during your Financial Dates. This formula is integrated into every Date in this book.

You will also find a more a detailed step-by-step Financial Dating® formula as well as a quick glance formula in the appendix section of this book. After you’ve completed all 12 Dates in this book pull out the “detailed” and “quick glance” Financial Dating formulas from the appendix section and put them in a place where you can easily refer to them during each of your Dates so you have a clear format to follow as you move forward without the book.

Step 1

Arrive at your meeting place create atmosphere.

Pick a time and day of the week and a location for your Dates

- Choose a comfortable space at home or a relatively quiet place out in public or outside, where you won’t be easily disturbed or interrupted, and where you can listen, talk, and write together.
- At home Dates: create a relaxing atmosphere (unplug the phone, adjust the temperature, make the space comfortable for you and your partner to work together in peace for the next two hours).

Step 2

Create connection.

Ideas for activities that will help create connection with your partner:

- Share a few compliments
- Share things you’re grateful for
- State your Intentions for your Date
- Prayer
- Read Quotes
- Reflect on your achievements and progress

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Step 3

Get financially smart.

Read out loud from a financial book or article (allow about 7 minutes of time)

Step 4

Read your current goals out loud and develop an agenda for your current Date. Identify what you wish to accomplish and discuss during your Date.

Step 5

Share homework accomplishments.

Share what you accomplished between your last Date and your current Date

Step 6

Get down to business.

Focus on accomplishing the items listed on your agenda.

Step 7

Keep a homework list.

Keep a list of things you (and your partner) need to do between known and your next Date.

Place homework list where you'll see it daily (bathroom wall or the refrigerator).

Step 8

Schedule your next Date.

Step 9

Create Closure

You might want to close your Date with a reading, prayer, or positive feedback about something your partner did during your Date that you liked.