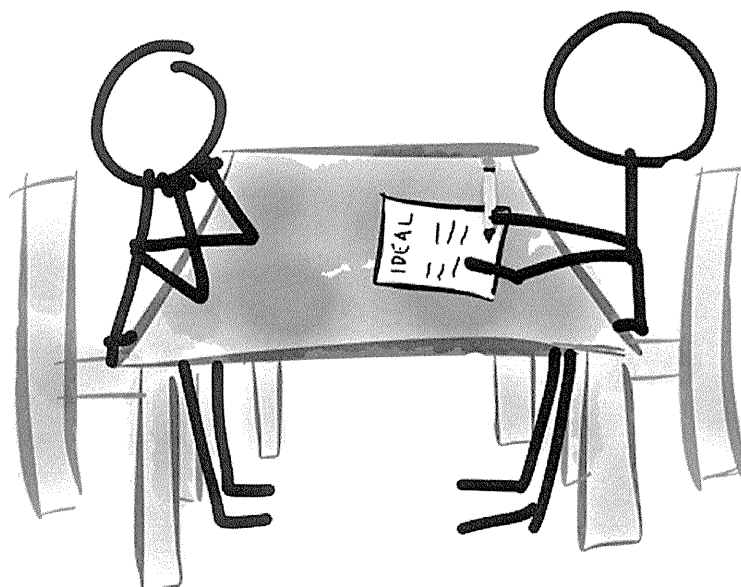


# It Takes a Village

Was it helpful over the last few pages to be “talking” to someone else about these financial decisions? Creating your Ideal Budget with a supportive, respected friend can be valuable.

We don't talk about money in our society. We just don't. We don't share stories with our friends, we rarely teach each other about it, we don't talk to our kids about it. Then, we often get married and have to share our financial life with someone else, but we've never been taught how to communicate about money. It's no wonder money problems are the number one cause of divorce.



Almost everything we learn, we learn from someone else, from our parents teaching us to tie our shoes to an older sibling teaching us to ride our bike to a teacher teaching us how to multiply two numbers, we are taught, coached, mentored and supervised in the vast majority of everything we do. **Except money.**

Can you do it alone? Yes, you can, and many do. Many people are able to figure it out on their own, pick up a book, research on the internet. And many others flail, because they learn best when taught by someone else; they learn best when they're learning next to someone else.

Several years ago I started working with people around their money in groups. I think for most, it was scary. And it took a while to gain the trust of sharing something so intensely private. But really, what is going to happen if we share a part of our financial life? Not every intimate detail, but enough for us to feel like we aren't alone?

If you have a supportive spouse, girlfriend/boyfriend or friend, then ask if they'll do this with you. Think about who in your life would be supportive. Not full of advice and judgment; just someone who will listen and supportively ask you if you did what you said you'd do consistently. It shouldn't be someone you commiserate with. It should be someone you respect and can be a mentor to you. In the best of all worlds they will hold you accountable.