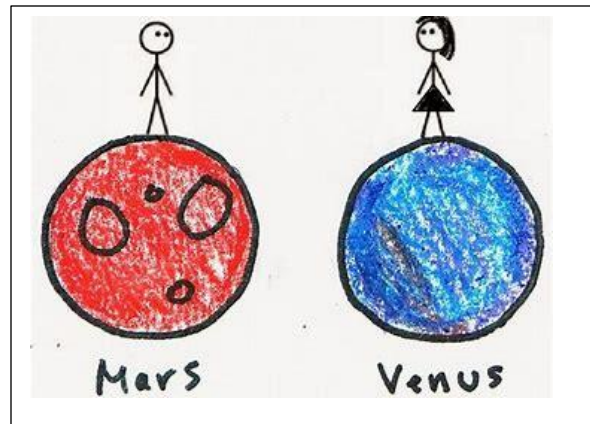


Why Couples Cannot Agree on Goals



Well, it is that time of year again where many people sit down to write their goals for the new year. And as hard as that maybe for individuals to do, it can be downright impossible for couples because now both must agree on and work together to accomplish meaningful and motivating goals?

Why is it so difficult? I think my retired pastor put it best, “if both of you think alike, then one of you is not necessary”. Of course he was just being funny, but my experience has been that men and women approach goals from different perspectives and when both are involved in the goal setting process, the resulting plan is dramatically better.

Below are four questions that I have adopted from several sources to help couples understand each other better and where they are coming from to have an enjoyable experience as we help them create their goals that become the foundation for a comprehensive financial plan.

1. Where are you from and how did growing up affect the way you make decisions about money today? What are the three most important lessons you have learned about money in your lifetime?
2. What is going on in your life and the lives of your immediate family that could impact your financial future? What are your three biggest concerns?
3. If you did not have to go to work every day, what would give you purpose and motivate you throughout the day? What are three goals or dreams that you want to accomplish in your lifetime?
4. When you are gone, how do you want to be remembered? What are three ways you want your money to be used now, while you are living, to help create a legacy.

Before you get started, here are the ground rules:

- Set aside at least 30 minutes of quiet and uninterrupted time.
- Take turns interviewing each other, take notes and repeat back the answers.
- Don't interrupt.
- Answer all the questions. Especially the follow up questions.

Many couples avoid talking about goals because it can be about as much fun as a root canal. But, if you follow these simple ground rules, the results will be amazing. I have had couples that have been married for decades with grandchildren that look at each other and say "I never knew that about you" or "I had no idea" ...etc. I even had one woman kiss me on the cheek and thanked me after our meeting with her and her husband.

Like I mentioned at the beginning of this piece, your goals are the foundation of your financial plan. The next step is to design and implement a strategy that gives you the highest probability of achieving your goals.

If you are not 100% sure you are on track to hitting your goals now, please consider our complimentary Second Opinion Service, <https://www.higherstrata.com/second-opinion-service/>, to get a different point of view and evaluate your options.