

# *From the Heart...*

*...Life Skills for Today's Family*

*By Sharon L. Benedict MS*



## ***Your job . . . love or leave it?***

(published in Boerne Star, Friday, Mar 1, 2013)

How's your job? Do you love what you are doing? If you do, what main reasons come to mind? Here are some reasons given by *Excelle, Networking for the Career Minded Woman*: the challenge, a great boss, great coworkers, work that matters/makes a difference, and just being employed. Which ones top your list?

These are all top reasons. However, one's own personal attitude and life often determines the perspective on these top reasons. If you are really not happy with your life for whatever reason, there are plenty of ways to not be happy at work too. According to Alexander Kjerulf, author of *Happy Hour 9 to 5*, happy people work better, are more creative, help fix problems rather than just complain, have more energy, are more optimistic, are sick less often, learn faster, worry less about making mistakes, and make better decisions.

How have you demonstrated these qualities on the job? What one significant contribution has your job benefited your life? Be as specific as possible. If you haven't experienced any life benefits that are important to you, maybe it's time to consider not just the why's but also what you can do about it.

Here are the reasons Excelle gives for hating your job: the job is boring, a “bad” boss, no personal time/no flexibility, difficult working environment, and poor pay/unrecognized.

If you are not happy with your current job situation, which reasons get your attention the most? Write down any other reason why you are dissatisfied. Then, be sure to list how you would like to see improvement or a change. And how would you go about accomplishing the improvement or change?

There are basically two options for you. Either get happy in the job you have and work on improving it not only for yourself but your coworkers as well. Just don’t wait for someone else to come along and do it for you. The second option is if your job environment is unfixable, don’t wait. Start looking for a new job where you will be happy and fulfilled.

The process for figuring out if you love it or want to leave it is not always simple or easy. Yet, you only have one life to live, and your job takes up a huge part of every day in your life. Isn’t it worth being happy and fulfilled with the time you have? I hope so, for you and your family’s sake. The next article for this month’s lifeskill, *Career/Money Management*, will focus on *How do I see my current job as a stepping stone toward my life career?*

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# *From the Heart...*

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## **Career . . . Stepping Stones**

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*How do I see your current job as a stepping stone toward your life career?*

Before you dive in to answer this question, let's see how your current job matches up with these key guideposts. These clues will help you navigate what's ahead, since we all know life is seldom a smooth ride all the time.

With your core values setting the foundation, consider these eight guideposts offered in my lifeskills book, *Celebrating Your Journey, Lifeskills in Synergy*, for integrating your career, finances, and core values.

1. **Lasting career rewards are not calculated in dollars.** Satisfaction comes from building a career or business without selling your soul.
2. **Loving your work by living your core values** at work and home.
3. **Being content** when the good times roll and when the bad times linger.
4. **Being a team player** that can lead *and* follow.
5. **Being genuinely benevolent** that requires no applause.
6. **Seeking as well as giving support and encouragement routinely**, not just in crisis.
7. **Being a life-long learner of truth and wisdom.**

**8. Integrating your faith as an essential part of your personal and career life.** No matter the environment, it may not be easy, but is certainly possible.

Does your current job give you the opportunity to hold on to these guideposts? If so, congratulations! You are among the few. You definitely have a job worthy of building into a career that will give you fulfillment in your life.

Along with these guideposts, be sure to integrate your core values into your career and money management. With any career choice, identify your personality style and career choices/preferences based on your personality style behavior. How does your current job fit your career goals and passion, and utilize your key skills and talents that match what you love to do? Be sure to establish a realistic short-term and long-term career plan. Also, create and maintain a polished, targeted resume for your industry/profession.

Keep in mind that time, money, and your total commitment toward excellence will be required in advancing your career. Flexibility and a willingness to adapt with challenges and opportunities will be essential as your skill sets grow along with your chosen industry/profession. Most important, *be you, not your job*. Then the two will work out well together.

At last but certainly not least, is to choose your career location based on your values and desired lifestyle. Build your lifestyle within your current income, not what you wish you had. Do your homework on where you wish to spend your life, career, and build relationships that support your core values. You will then

discover that your current job will not only be a great stepping stone to the career you choose but also throughout your life.

The next several articles will discuss the two “M”s . . . Marriage & Money. Do you believe it’s a match made in Heaven or someplace else?!

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# *From the Heart...*

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## ***Money & Marriage . . . Match Made in Heaven? part 1***

(published in Boerne Star, Friday, Mar 15, 2013)

Here we are with the two “M”s . . . Money & Marriage. Do you believe it’s a match made in Heaven or someplace else?! Whichever place you have personally experienced in your marriage and the way you manage your money, one thing is sure. Money is one of the most major challenges and risks in sustaining harmony in a marriage or any relationship.

The ancient phrase, “How can two walk together unless they are agreed,” definitely comes to mind when matching up your money with your marriage relationship. How united are you together in the way you managing your money, and those dreams and goals you both have? Does your spouse really know what are your dreams and goals? Or does your spouse get the limelight on their own most of the time?

If so, maybe it’s time to have a chat with your one and only. When sitting down to have that chat, remember to not only be respectful but a proactive listener that hears each other’s heart and feelings. Here are some additional things to consider before you embark on the adventure of discovery of things you never knew about your significant other!

1. What core values do you share?
2. How do you want to put your money to work to seek, reach, and achieve your life dreams and goals that support those core values?
3. What has to happen to keep you both content, whatever financial state you are in?
4. Do you love the money more than the person?
5. How many possessions or “stuff” do you need to be happy?
6. Who manages the money and the checkbook?
7. Who spends the money and for what?
8. How much debt do you have and how is it affecting your marriage?
9. Who is the impulse buyer?
10. What about a financial life plan...you have one that includes the basic documents to assess and manage your lives...one being a budget? Not a comfortable word, is it?

As you consider these questions, Suze Orman, author of *Nine Steps to Financial Freedom*, believes “. . .most peoples’ biggest problems in life—even those that appear on the surface not to be money related—are directly connected with their early, formative experiences with money.”

Keep this in mind for the next article. A couple exercises will be offered to help you process the surprises you will hear from your one and only! You will then safeguard your marriage if you end up being tempted to say sayonara!

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# *From the Heart...*

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## ***Money & Marriage . . . Match Made in Heaven? part 2***

(published in Boerne Star, Friday, Mar 22, 2013)

In part 1, there were a list of questions to consider before having that money chat with your spouse. Here they are again.

1. What core values do you share?
2. How do you want to put your money to work to seek, reach, and achieve your life dreams and goals that support those core values?
3. What has to happen to keep you both content, whatever financial state you are in?
4. Do you love the money more than the person?
5. How many possessions or “stuff” do you need to be happy?
6. Who manages the money and the checkbook?
7. Who spends the money and for what?
8. How much debt do you have and how is it affecting your marriage?
9. Who is the impulse buyer?
10. What about a financial life plan...you have one that includes the basic documents to assess and manage your lives...one being a budget? Not a comfortable word, is it?

Which question(s) got your greatest attention? If you already had your chat, how did it go? I hope whatever discoveries you experienced about each other were productive and positive ones. Yet, remember what Suze Orman, author of *Nine Steps to Financial Freedom*, believes about relationships and money. “. . .most peoples’ biggest problems in life—even those that appear on the surface not to be money related—are directly connected with their early, formative experiences with money.”

So, how did your responses to the questions connect with your early experiences with money? And how is the connection affecting your marriage or relationship? It is not always a smooth ride, is it? Pause for the moment to consider where you are right now and where you want to be, together, when it comes to money.

As promised here are a couple exercises to help you process the surprises you heard or may hear from your one and only! First, per Orman’s advice, let’s look back in time.

Step back in time to the earliest moments (even In childhood) you can recall when money meant something to you, when you truly understood what it could do. Then, reflect on how those early life experiences have directly influenced your feelings, thoughts, and actions about money today (fearing it, enjoying it, loving it, hating it). Write your thoughts down.

This exercise may illicit a number of emotions tied to happy as well as sad or troublesome moments. These memories may include self-doubt, unworthiness, insecurity, and probably fear fueling them all. Whatever they are

take some time together in the days ahead to share your thoughts and how you can help each other get free from what holds you stuck about money. Let's remember when you both declare you are of one mind and heart, that doesn't mean either of you can read minds. Respectful communication and humility go hand in hand in marriage.

Here's the second exercise. Write down what strengths you see in your spouse that will help you be more united and one with each other when it comes to managing the money in your marriage. Right now, give what you wrote down to your spouse. Then in the days ahead talk about what you shared with each other. My hope and desire is these two exercises will help strengthen your marriage and relationship as never before. Pearl Buck (1892-1973) said it beautifully with . . . "A good marriage is one which allows for change and growth in the individuals and in the way they express their love."

The next article will step into the basic money management tools to use for your Life Plan . . . making your marriage and money a match made in Heaven. And let us all allow room for some humor whenever possible, particularly when the topic is money! Here are a few chuckles to lighten the load.

"Money can't buy you happiness, but it does bring you a more pleasant form of misery." Spike Milligan (1918-2002)

"They say money can't buy friends. OK. Can I rent them then?" Unknown

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# *From the Heart. . .*

## *...Life Skills for Today's Family*

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## ***Money & Marriage . . . Match Made in Heaven? part 3***

(published in Boerne Star, Friday, Mar 29, 2013)

Are you ready to dig into those basic money management tools to use for your Life Plan together . . . making your marriage and money a match made in Heaven? I hope so. Here we go!

These are the basic tools to create and maintain throughout your life. The first is **Net Worth Statement** or Balance Sheet. Your net worth gives you an overview of your assets and liabilities. Assets are what you own and liabilities are what you owe. Take some time to write down everything you own in terms of liquid assets—cash, Liquid assets are assets that can be sold, traded, or disposed easily, usually in less than 12 months, often within 20 days.

Examples included for consumers, businesses, and investors are Cash/checking, Inventories, Accounts Receivables, Cash equivalents (i.e. money market holdings, short-term government bonds, Treasury bills, and other easily cashed out marketable securities), Short-Term Investments, Prepaid Expenses.

Then add your physical assets . . . home, vehicles, all other possessions. For possessions you still owe on, balance the debt on the liability side. The net is what is included in your assets.

The International Accounting Standards Board (IASB) offers us the framework for the Liability net worth side. “A liability is a present obligation of the enterprise arising from past events, the settlement of which is expected to result in an outflow from the enterprise of resources embodying economic benefits.” Tally everything you owe at this point and any obligations that will come due in the future.

The next tool helps you manage those assets and liabilities. Yes, you guessed it...What does your **Budget** look like? Not a comfortable word, is it? A SMART budget is Specific, Measurable, Attainable, Rewarded, and Time-phased. A budget provides a hands-on tool for reigning in spending and achieving your life goals together. When creating your budget, clear, appropriate debt reduction, saving/investment strategies, determining mandatory & discretionary expenses, and maintaining a solid perspective and long-term discipline together is the goal.

In addition, getting beyond just surviving is integrally tied to your dreams and goals, how you spend, save, manage your credit, and plan for retirement. All these determine to a great extent how well you celebrate your life. And here we are again with questions to ponder:

1. **Where does your money go?** Do you know?
2. **Do you save receipts?** Those receipts thrown away at the grocery store or while dining out is an integral part of your budget review and personal accountability and commitment. Tedious as it is for us, keeping receipts and records can make all the difference.

3. **Does this sound familiar?** *“My budget can handle it. I've got enough money saved for the rest of my life. Well . . . unless I want to buy something.”* There are times when I actually look at my check book balance and still say, “I can buy this and make up the money next year.” Is this survival mode or what?
4. **Your Debt - “What is most important to you?”** How do you envision getting debt free through the years? What might prevent you from succeeding? And how does your debt make you feel? The Balancing Challenge is creating a strategic plan to reduce and eliminate debt as reasonably and quickly as you can. In addition, learn the difference between a debt and investment, your needs and your wants related to your life plan; thereby safeguarding your money and your marriage.

Your budget will help you avoid the **slippery slope to debt slavery, get you beyond just survival, and move you toward creating a savings & investment plan for your senior years together.** But it will only serve its purpose if you both determine together to manage your money.

**Here comes the good news to motivate you to action.** These many benefits will help you see lasting value of living on a budget:

- Considerably reduced stress for you and your family
- Increased control of your financial destiny
- Enhanced passion and lasting commitment for your dreams & goals
- Financial freedom
- Debt-free living
- Save more money for targeted dreams & goals
- Invests smarter
- Jump starts your career
- Protects and helps unify your family
- More time for yourself

- Supports high-quality wellness goals
- Comfortable retirement
- Having all-around more fun!

**Here are the consequences when you don't budget:**

- Intensified stress/family disagreements
- Distorted perceptions and judgments toward oneself and others
- Creditors/collection agencies routinely calling
- No money for basics—food, housing, healthcare/wellness, savings/investments, special needs/emergencies, long-sought dreams/goals
- Your health and wellbeing put at risk
- The end of the line - bankruptcy, most likely devastating your family/other relationships

The other money management tools include your **Home/Possessions**. The reason for including this tool is that one of the biggest chunks of your money and debt goes to the possessions you own and owe.

Another tool is **Benevolence & Giving**. No matter what dreams and goals you have for your own lives together, one of the greatest joys is to have a heart of generosity. With a heart like this, we all learn to be much more content and grateful with what we have when we help those in need. For most of us in this world today, this one is a hard one when you have a mountain of bills stacked on your desk needing to be paid. Yet, there is balance in giving that includes no jealousy, we work to meet own needs and those we are responsible for, as we live a life of benevolent giving.

**Your Will** is the next valuable tool to create and maintain. Providing a will (and if appropriate, a living trust) for your family and those you wish to leave your financial legacy is essential for successful money management, even after you



leave this earth for greener pastures. Get professional advice on the process and do a BBB and SEC background check on any recommended financial advisors.

Then there are your **Emergency Records**. Think about it. What if something should happen to you, and your parents or adult children have to step in and decipher what needs to be done, who to contact, how to manage your money, needs, and wishes. The list goes on. For most of us, recordkeeping is one of the least liked chores, no matter how important and necessary. It is often a love/hate relationship.

The final and actually one of the more enjoyable tools is **Life & Family Memories**. And why is this included? Making Memories offer a timeless legacy for your family. These memories will also sustain your motivation for managing your money as you focus on the life you want together.

With these basic tools, may you not only gain a “want to” for successful money management in your marriage but also for making memories that will last forever. May your marriage and your money then truly become a match made in Heaven.

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