Scott & Bethany Palmer - The Money Couple - Transcript

Tim Mullooly: Welcome back to Living With Money. This is Tim Mullooly. Did you know that 75% of divorced couples cite money as the cause of their marital issues? With 50 years of combined experience as financial advisors, today's guests, Scott and Bethany Palmer, also known as the money couple, have witnessed these conflicts firsthand.

After watching so many couples struggle over money, Scott and Bethany set out to find out why. After a decade of research with a Stanford scientist, they cracked the code to stop the money issues that so often lead to divorce. They discovered that money issues aren't really about dollars and cents. The real problem is a couple's struggle to communicate about and agree on money.

They developed the five money personalities to help couples understand their own unique perspectives and behaviors when it comes to money, learn more about their partner's money personalities and better communicate in a way that builds rich relationships. So with that, Scott, Bethany, welcome to the show.

Scott Palmer: Well thanks for having us.

Bethany Palmer: It's great to be with you.

Tim Mullooly: So before we dive into your work as the money couple, I just wanted to start with a quick background about you guys individually. Could you each share what your individual relationship with money was like growing up and how you think that relationship shaped your views on money today?

Scott Palmer: Well, it's interesting you should say that. We're going to dive into that a little bit more, but I grew up in the house of a CPA and actually got a degree in aeronautics and then decided I wanted to get into the financial planning world. I had seen my dad work there for years and have been doing it ever since and I'm truly blessed. One of the things that I think a lot of people ask is that they'll say, "So does your childhood shape the way that you use or don't use money?" We'll explain that a little bit later, but we actually believe that your childhood really doesn't have anything to do with the way that you view money. It can definitely create some past hurts because of the way that different people in your family look at money, but what we've found is that really the way that you handle money is really more part of your DNA than it is part of your upbringing.

Bethany Palmer: Absolutely, and I grew up around the financial planning world too. Scott and I both say that we came out of the womb around the financial planning world and so it's really just part of who we were just because we were around it so much. But our perspectives of money are actually very different than our parents, both of us. We'll dive into that a little bit more, but it was nice to have that background with both of our parents, both of our dads being in the financial planning industry. That's what really exposed us to it. We're excited to talk about what we're going to talk about today just because it's such a different part of the financial planning world. It's the behavioral finance side of it, and so we're excited to share.

Tim Mullooly: Yeah, absolutely. So let's dive right in. Let's tell the listeners how and when you two became known as the money couple. How did that happen?

Bethany Palmer: Sure, absolutely. Well, we wrote our first book and that was an interesting situation because we were both financial advisors. We've both been financial advisors for a long time, but about 10 years ago, we were approached to write a financial planning book. We really didn't want to because we thought, "Oh, this is so boring," and there's so many out there. There's so much information about how to get out of debt and how to have good insurance plan and estate planning and tax planning and investments. There's just so much information. We're people people so we just didn't really see a need for that. But the publisher said, "Okay. Well if you did write a book around money, what would it be?" She said, "We want you to go home and we want you to think about it." So we did, and that was a Friday.

Just recently about, I don't know, maybe a week before, we had had a situation with a couple who didn't agree ... They had a lot of money but they didn't agree about money.

So it was a really interesting situation. So we just said, "Why don't we write a book about how couples can agree about money?" So we did. We wrote our first book Cents & Sensibility: How Couples Can Agree about Money. That just exploded and did really, really well. We had a couple people coin us as the money couple. So it was a double meaning there; we're a couple ourselves but also we really, our heart and passion is for couples to agree about money and to teach them how to do that in a fun, unique, different way so the arguments stop and then therefore, ultimately, relationships are richer and divorces go down.

So money is the number one cause for divorce. 70% of people cite money as the number one, money differences as the number one cause for their divorce. So we're just on a mission to bring that number down. So we're excited to be with you today.

Tim Mullooly: People have been hearing that money is a big cause for divorce. Like you said, 70% of people cite it as a reason for divorce. On a big level, at the top level, why do you think that money is such a struggle for people in relationships? Also why hasn't it seemed to improve over the years? I feel like we've been hearing this statistic for a long time or has it improved over the years?

Scott Palmer: I think we're working on improving it, but I wouldn't say it's dramatically improved. I think the reality is is people don't ... A couple of things. First of all, money affects just about every decision that we make. So a small decision, like this morning both my boys play football. I was making them their big football breakfast that they have to have every morning. Then we were running to the school for a parent thing and I'm looking at it going, "I've got to make lunches." Well, there's two kind of aspects of me making lunches this morning. There's the aspect of, "If I make the lunch, then they don't have to stand in line and buy it," and then there's the aspect of, "Do I even have time to do this?" I ended up packing it because they prefer it over the school lunch, but there was a money component to that.

Am I going to swing in and get a cup of coffee that I really need even though I'm running late or am I going to just brew it when I get to the office? There's a money component to that. So what we often find is that couples are fighting and they don't even necessarily know that they're actually fighting about money. But what we also know is that the money decisions that we make are near and dear to our heart. I think the reason that the divorce rate is still so high when it comes to money is most couples really are much better about compromising about anything other than money. Because they hold that money so tight to their chest, their incomes, if they're dual income or not a dual income, because they hold that so tight to their chest, there's just a lack of flexibility and communication about money and relationships. That's why we see 70% of divorces citing money as the number one issue in their relationship.

Bethany Palmer: It's really fascinating because this couple told us this story not all that long ago and I thought, "Man, this is just such a good example about how couples argue over money, but they don't even necessarily know they're arguing over money." Here's what happened. We live in Colorado and it's a beautiful state and in the fall, the Aspens are just gorgeous. So this couple was all excited. They were going to take a Saturday and go up to the mountains and just drive around and see the Aspens. But before they went, he said, "Well we need some gas. Let's stop at the gas station before we go." She's sitting in the car and he pops out to get the gas. He puts the gas in the car and she looks out of the corner of her eye and she sees that he's putting high grade gas in there. She's thinking to herself, "Why would you put high grade gas in the car? That's a waste of money. Why would you do that? That's stupid."

So she's sitting there brewing, stewing about it, and then he pops his head in the car and he says, "You know what honey? I'm going to go in and get myself some snacks. Do you want anything?" And she said, snappy, she said, "No." Then he just left. He just shut the door, went into the store, bought some treats, and then he was like, and some drinks. He thought, "Oh, she would love this drink," and so he got her that drink, and "Oh, she would love this snack," so he got her the snack. So he walks back into the car and he says, and he puts the stuff down and she's like, "Why did you get me snacks? That's ridiculous. We could have brought the snacks from home. Give me a break. I said I didn't want any. And by the way, why did you put high grade gas in the car? That's just stupid. That's just a waste of money."

He's like, "Well first of all, the reason why I put the high grade gas in the cars because it helps keep the car running fast. And second of all, I got to these things because I thought that you would like them." She's so mad, so ticked that he would spend the money on any of those things. All of a sudden, they're driving and supposed to be having this really nice day and they actually are arguing over the gas and the treats. But you know what? They're not arguing over the gas and the treats. They're arguing over money differences. She has a way and a perspective of looking at those purchases that they're a waste of money, and he's looking at those purchases as being kind and doing the right thing. So all of a sudden this wonderful day ends up being totally ruined because they're arguing over money.

What we've got to do is get the word out and help people understand their money differences, and that these every day talks and arguments that couples are having and bickering over things like this are really have a foundational money component to them. When you understand how you look at those things differently and you learn how to compromise from that perspective of your DNA and how you look at these kinds of things and decisions, that's where some real change can start happening.

Tim Mullooly: Right, yeah. Once you get down to that root level, you can get more on the same page in terms of money decisions. Couples probably make hundreds of mistakes with their money over the span of their relationship, but what would you guys say are the three biggest mistakes in terms of money that couples can make? How could you recommend that they avoid them?

Scott Palmer: Well, I think that the first money mistake that couples make is they don't know what their money differences are, and that's where everything starts. That's why we created something called the five money personalities because people need to put a label on why and how they look and spend and work with money. So we created this amazing assessment, takes you about eight minutes to take it online, and what it does is it allows you to determine your primary money personality and your secondary money personality. Organically, we've had over 300000 people take this assessment online. But the cool thing is if you're in a relationship or you're married, you can have your significant other take it and right away you'll see exactly where your money personalities are going to clash.

So I think you don't really ... You have to know where you're going before you can start. If you can figure out what your money personalities are, you can figure out who you are. You can figure out who they are. You can understand that there is no right money personality and there's no wrong money personality, but it is who you are. It's who you are. It's in your DNA. So once you can really figure that out with your spouse or your significant other, you're going to be in an amazing position because you're going to see them in a totally different light.

Bethany Palmer: Absolutely. Then the second mistake that a lot of couples make is they don't accept who the other person is. They think they can change them. So oftentimes, we all say and we all know that opposites attract. That's just, everybody knows that. Scott and I have. That's how we were. But the problem is when it comes to money, especially once you get married, opposites attack. You start attacking the other person. So the thing that you appreciated about the person when you were dating them and when you were all enamored with them before you got married, now you're blaming them. You're telling them that they're wrong and you're holding onto that.

So you even said it. There's so many money decisions that we make. Well if you see that money decision in such a completely polar opposite way, then you are really setting yourself up for a lot of fights and a lot of arguments. But if you can a, identify what and put a label on what you are and how you look at money, and then number two, you can really dive in and learn who that other person is and who you're married to or who you're in a relationship with, you actually have a chance of stopping those arguments.

Scott Palmer: So the first big mistake was just not understanding your money differences. The second was exactly what Bethany said about not accepting each other, not owning each other in that way. The third one is often what we find is when people don't feel like they can get along about money, they start to live separate money lives. That is probably the deal killer for most relationships, because the reality is because almost every decision that we make involves money, if you put yourself in a situation where I can't trust you, you can't trust me with our money so you are going to take care of these bills, I'm going to take care of these bills. You have a separate account, I'll have a separate account, then you start, that's when we hear people say, "Well, we just grew apart." Well I would be willing to bet that their money grew apart first before they grew apart.

That's not to say that you can't have separate checking accounts or different credit cards. You can, there just has to be 100% transparency with those. You have to put yourself in a position where at any time, either of you can look at the other person's account. But really the big third huge mistake we made is this thing where people are holding grudges when they don't feel like the other person is handling the money. They would want to handle the money and instead of compromising, and instead of learning how to work together and making that relationship stronger, they start to live these separate money lives and then it just basically it goes downhill from there.

Bethany Palmer: You know what's really interesting about living separate money lives is that if you do that, like Scott said, you start living, you start moving apart. Now a lot of times when financial advisors are asked, "What are the top three mistakes that people make?" They all go to the debt and they go maybe to, "Make sure they're not in debt."

Well that's any more, that's a duh. Right. If you have a lot of debt, that trumps everything. That's the biggest weight on your shoulders, so that's a little bit of a duh. So I'm expecting that your audience has got that under control, but when it comes to money and relationships and love and money, those three, making sure that they know that they have differences when it comes to money, number two, and identifying what they are. Number two, not accepting each other's money differences and number three, living separate money lives. Those are the love and money mistakes that we see.

Tim Mullooly: Absolutely. So you brought up in that first money mistake that the five money personalities. That was the subject of the book that you guys published in 2012, The 5 Money Personalities: Speaking the Same Love and Money Language. Can you just tell us, tell the listeners, what those five personalities are and how they can go about finding out which personality they fit into?

Bethany Palmer: Absolutely. A couple of things that I'll say is, first of all, we made the money personalities with very easy descriptors. It's not like you're a lion or an orange or whatever. Think very, very descriptive. So we made them very, very easy, but here's where I really want to challenge your audience, and that is understanding what their primary one is but also their secondary. I'll quickly rattle these off for you but the combination of your primary and secondary money personalities is really the secret sauce. Because sometimes, after I talk about what these many personalities are, sometimes your primary and secondary are completely opposite from each other. So if you just focus on your first one and or your spouse's first one, you're really missing the secret sauce.

So those five money personalities are the first one's a saver, a person who loves to save, a person who really, they don't just like to save themselves, but they really like everybody else to save. Like when you talk to somebody and they'd show you maybe a new car they got, let's just say, but they have to tell you the good price that they got and how they got this great deal. They want you to get that great deal too. Or they'll tell you about a new restaurant, but then they'll hand you a coupon that they found. Those kinds of people, those are complete savers. So saver is the first one. Spender is the second one, and spenders are completely opposite from savers. Completely opposite. So a spender loves to spend money. They don't care about savings. They love to spend money, but here's the really neat thing about spenders, is that they're very generous because they're huge gift givers. They love to spend money on other people as well.

So if you have a party and you say on the invitation, "No gifts please. Please no gift." They bring a gift anyway. They have to bring at least a card, if nothing else, but they will bring something and that's just your spender, very, very generous. So saver and spenders are completely opposite from each other. The third one, so you got saver, spender, the third one is a risk taker. Now a risk taker is very different than a saver and a spender in the sense that they love to take risks. So they like to take big risks, like start new companies, but they also like small everyday risks like trying a new restaurant, or being adventurous with maybe driving in a new direction to the same place they drive every day. They really like that adventure.

The fourth one is a security seeker. Now a security seeker needs a plan. They don't care about saving money, they care about a plan. They get that security, they seek that security through wanting and needing a plan. So you see the people who have the list of things and they're check marks next to it and stuff like that. Those are definitely people that have that security seeker in them. Then the fourth one is, we found about 10% of people really fly by the seat of their pants when it comes to money. Money is not the number one thing that comes to their mind. Those people, we call them flyers because again, they fly by the seat of their pants when it comes to money. But the neat thing about flyers is that they really look at relationships as more important than money.

So like my mother-in-law is a primary flyer, a secondary security seeker. So you ask her out to a coffee or something and it's yes. She doesn't care where you go or how much it costs or anything. She just really, really cares about the relationship. So the neat thing is, and Scott will expand on this a little bit, but when you've got two of those money personalities, you can be like a saver spender for example. You love to save money, but at the same time, you have this other side of you that's impulsive and likes to spend, or goes and gets the gift for people but they're going to make sure that they get a good price on that gift. So it's really, really, really crucial to understand both of them.

Scott Palmer: Yeah. I think that's where people can also make a mistake, is that they are so focused on their primary money personality and their spouse's primary money personality that they don't understand the secondary money personalities. So for like me, Beth and I have the exact same primary money personalities. We're both spenders. Where we are dead opposites is I am a security seeker and she is a risk taker. And so how would play out in our relationship was she ... We've been working together for almost last 25 years. She would come up with a new business idea and because I'm a security seeker and I have a plan and I have to know all the facts, I would just freak out and shut it down.

So a lot of couples have this where if their primaries are the same, they're just chugging and plugging and everything is going great. Then all of a sudden that opposite dynamic is what we call it, the opposite dynamic in their relationship hit and then boom, they're in this huge big fight. So that's why it's so important to know not only the primary and the secondary, but also know your spouse's primary and secondary. Because like in my case, being a spender security seeker, I can be confusing and I can make last minute changes-

Bethany Palmer: He sure can.

Scott Palmer: Yeah, years of experience. So it's really important to know that because it also, just when you see somebody in there acting a little weird about money, you can say, "Oh okay. That's his primary spender, but his security seeker is shutting things down right now." So it's just really understanding those is huge and it's so great for couples because it opens their eyes up to say, "You've been driving me crazy about money for the last X number of years. That's the reason why. Now I get it."

Bethany Palmer: "Now I have a label." And a lot of people, labels aren't necessarily a positive thing, but we know that they really, really, really help in this whole dynamic. You can't go into the soup section and not have labels on your cans. You'll never know what kind of soup you get. It's the same thing. You just don't know what you're getting. So whether you're in a relationship, you're in a new relationship, you're in a relationship you've been in for a long time, it's so eyeopening. It can just give couples such an advantage to really be able to easily label their differences.

Tim Mullooly: Yeah, it'll definitely make understanding those differences and accepting them, like you were talking about, and the mistakes that much easier. Once people have figured out what their money personality, primary and secondary are, is there anything that they can do about it if they don't like the answers that they got? Or are these personalities something we learn or something that we're born with?

Scott Palmer: Really they are part of your DNA. We don't believe that these are something that are taught or ingrained in you and into your parents. Your parents could have the same money personalities, but that's not always the case. So the thing that you have to remember is there is no right money personalities and there's no wrong money personalities. Society would tell you that if you're a saver, a security seeker, you're just smarter and better than everybody else because your house is paid off and every box in the financial box is checked. However, if the United States was completely made up of just saver security seekers, we would have no economy that could move forward because everybody would save and no one would spend. So you have to remember these other money personalities are really, really important and it can really work together well in a relationship. Where we started doing research with kids, and the reason we don't believe it's just something that your parents teach you, is that we started doing research with kids and Halloween candy, believe it or not.

What we did was we had all our friends and anybody that would share their information with us and we said, "We want you to watch how your kids consume their candy." Why? Because candy for a child is currency. That's just the reality. What we noticed was that kids that consumed it very quickly, usually spenders. Then you had the kids like my nephew who were out trick or treating and he said, "Uncle Scott, I don't even know I'm out here. I have candy from last year."

There's your saver. You've got your risk taker that just trades it all the time. It's just a big monopoly game to them. You have the security seeker. Both my sons have security seeker in them, and it was so funny because I walked down when they were really young and they had all their candy separated. The Hershey's were in one pile, the were in another pile. Almond Joys were in the pile to give the dad because they hated them. But all those piles, well that's a security seeker.

Then your flyer is the little kid that just wants to give the money away. They don't even care. They just want to give the candy away because it's going to make their friends happy. So as a personal, a saver, I mean a primary spender, secondary security seeker, I knew that I didn't have a lot of saver in me. So for Bethany and I to retire and move forward and do the things we want to financially, of course I had to make sure that we were saving. So we can bring on these other positive attributes in a relationship, but really who you are financially is who you are and that, just like in other aspects of your marriage, you're not going to change. Your spouse is not going to change you.

So you need to be very careful that you're not expecting that your spouse is going to be able to change your money personality because they're not. They're who you are. It's the color of your eyes, it's the color of your hair, it is who you are. They better get used to it because it's not going to change. But you can use those different money personalities really to work together.

Tim Mullooly: Right. Yeah. Have you guys found throughout your research and all of the people that have taken the survey and the quiz to find out their personalities, are there any combination with relationships that are just a huge red flag that tend to not work well together or can most pairings end up figuring things out?

Bethany Palmer: Well, here's the nice thing is that we often say that like we said even before, opposites attract and then opposites attack. So the likelihood 90% of couples have what we call an opposite dynamic in their relationship. So you really can't get away from it because that's what gives your relationship spice, is if you're exactly the same, that's boring. So most couples have an opposite dynamic, but inside of our system, we have a love and money system. The five money personalities love and money system, we teach you how to work through your differences. We have a whole system, it's a 90 day system. You can blow through it quickly or not and teach you how to identify your differences, a. So you had to identify your opposite dynamics, put a label on that and then work through it and then go through a system.

We actually have three components to the system, real easy, but just again, a way to take those five money personalities and really put this whole challenge that's in your relationship to rest. There's a lot of people out there listening, I'm sure, that are just like, "Oh my goodness, if I could agree with my spouse about money, wow. I don't think we'd argue about anything," and how exciting that would be. So we just really, we know that this system has ... We see it all the time. It's helping hundreds and thousands of couples all around the country really be able to talk about money in a way that's healthy, in a way that can actually bring you together and you can benefit and you can really use the strengths of each other. It's funny, Scott and I, our opposite dynamic, our main one, is between Scott's security seeker and my risk taker.

It's funny, we've been married for 21 years now, almost 22 and I find myself doing things and saying things and thinking things that are security seeker in nature. And that's not any, it's probably my last one. So I'll just be ... Because I've learned from Scott how good it is to question things, to get a system, to learn some things, do some research before I just dive in. Scott, on the other hand, sometimes he'll surprise me and it will be like, "Oh honey, let's just go for it." I'm like, "What?" Because I think we've seen there are times when you got to just not research the living daylights out of something and you just have to go on your gut and go for it. So it's just really neat to see couples be able to use the strengths of the foundation of who you are to really become more well rounded and have a more connected relationship than they've ever had before. It's just so fun to see.

Tim Mullooly: Right. Yeah. It's good to know for the listeners out there that if you find your personalities and you don't match up perfectly, the relationship isn't doomed right then and there. You can work on it. So that's good to know. At what point in a relationship though would you say that people should start having these money discussions? It's not always necessarily for married couples. Maybe the conversation happens before that. Are there any tips that you guys have for non-married couples?

Scott Palmer: Yeah, absolutely. Start talking about it as soon as you know you're going to take your relationship from casual to real. So often what we find is that one person in the relationship really wants to talk about it and the other one doesn't. So the money personalities are such a great place to start because what it does is it's a neutral conversation. It's not how much debt do you have? What do your student loans look like? Why do you still live in your mom and dad's basement? It's not that. It's, "Hey, let's take this money personality assessment together so we can see where we're the same and where we're different."

It also gives you some great perspective on what's going to be real in the relationship. If you're a saver security seeker and you're dating a risk taker spender, you better figure out if you want to deal with that for the rest of your life. So we say the earlier, the better. If it goes from casual dating to like, "Hey, you know what? This might turn into something for real, might turn a little bit more serious." Do that money personality assessment together because there's no right money personality and there is no wrong money personality and we would much rather see you get started early so you can start that relationship off on a very strong foundation.

Tim Mullooly: Right. Yeah, that makes sense. The earlier, the better so you know where you guys stand in terms of personalities and how much you need to work on. So we've been talking a lot about couples talking about their money, married folks or significant others. But it's also important for people that have children to talk about money with their kids as well. How do you approach helping parents talk to their kids about money?

Scott Palmer: Well, I think the biggest thing that you can do is you can find out what your kids' money personalities are. I think what we find so often is that we naturally assume that our kids need to think like we think, spend money or save money like we think and that's where we make a huge, huge mistake. But the reality is that if you can have the kids take the money personality assessment, and what we did was we broke the assessment down for kids in three different age groups. We went from basically five to 12, 13 to 17 and 18 and beyond with the goal of having your kids take the money personality assessment so you can see what their money personalities are. So for instance, my youngest is a primary spender, secondary risk taker, I mean security seeker. He's the exact same as I am. I knew if I told him, "You need to set up a savings account for your first car," that was not going to work. He would look at me and said, "No." But what I said was, "We need to set up a future spending account for you."

Well, he did that and at the age of 15 he bought his first car, a Mazda 3, a beautiful little car. Bought it himself in cash. Why? Because he knew that that was a future spending plan, a future spending opportunity. So really understanding who your kids are and then understanding what their money personalities are, really gives you a huge, huge opportunity because you can say, "The great thing is you're a spender, which means you're going to be an awesome giver. The great thing is that you're a security seeker, which means you're going to love a plan, but you're also going to have a blind spot when it comes to saving, maybe taking some risks and some of the other money personalities that you don't have. So let's talk about that." So we believe if you can nip that in the bud as early as possible with your kids too, it's really going to help.

Also, if you have a spender risk-taker as a kid and they go to college and they rank up a bunch of credit cards, that's not going to surprise you because you know that's their money personality. Then when you let them get themselves out of debt, you can use those money personalities to make it an amazing teaching tool.

Tim Mullooly: Right, yeah. That makes sense, and once you know their personalities, you can frame things, like you were saying, change the framing, the perspective of setting up an account for what he ended up using the money for the car for. You can work backwards once you know their money personalities. That makes a lot of sense.

The last question that I have here for you guys, I like to ask all the guests, as I wrap up, a broad life question for you. But whether it's a personal thing that you've learned in your personal life or something you've learned throughout your professional career, what's the best piece of advice that both of you have received?

Bethany Palmer: One of the things that I think, well I know for myself and I was modeled this growing up, but really staying positive and optimistic. I think that that's really important and that's, and I'm a positive, optimistic person, and I think that just makes life so much better and easier. But it also plays itself out when you're really trying to understand differences with you and your spouse. Staying optimistic and knowing that you know you're both trying and you're both working towards a really good relationship, it's not always going to be smooth, but staying positive and optimistic, just knowing that you can really make it happen.

Scott Palmer: I am going to steal something that Bethany's mentor told her and what Bethany's mentor told her was never stop getting a PhD on your spouse. I think that is so important is that if you want to have an amazing marriage, you want to have an amazing relationship, don't ever stop asking questions. Don't ever stop listening to stories. Don't ever stop just continuing to get to know that person better and better and better over time because that's really what makes the relationship great, is sharing those. So to continually get a PhD on your spouse.

Tim Mullooly: Absolutely. Those are two really great pieces of advice to pass along to the listeners. Bethany, Scott, that was all the questions I had for you today. Thanks again so much for coming on the podcast.

Scott Palmer: You bet. It was great being with you.

Bethany Palmer: It was awesome to be with you. Thanks so much, and really I'm just going to end with, let's just really get that PhD on our spouse, especially when it comes to money. If you go to themoneycouple.com, you'll see our assessment right there, but start there and grow from there. We're excited to be able to really see this relationship, love and money come together over the years and years to come.

Tim Mullooly: Absolutely, and for the listeners, that link and all of the links that we talked about here today will be in the show notes as well. Be sure to go check those out. Thanks for listening to this episode of Living With Money and we'll see you on the next one.