Love and money are two things in this world that can help us feel secure, but what happens when the two mix? It can either be wonderful or chaotic.

Whether you’re engaged, living together, or married, your ability to successfully talk about finances with your partner can go a long way to helping you reach your “happily ever after.”

Here are some tips to consider when talking money with your honey.

- **Find the right time.** Choosing the right moment for “the talk” can be just as important as finding the right words to say. If a natural opening in conversation presents itself, take advantage of it. If the discussion feels natural rather than forced, you’ll both be more comfortable and less likely to get defensive. If the right time doesn’t present itself, wait to talk about sensitive issues when you’re both relaxed. Money can be a heavy topic that shouldn’t be addressed when you’re tired, hurried, hungry or angry.

- **Be realistic.** It’s natural to feel like your way of handling money is the best, and it may be, but it’s necessary to take a broader look at the situation before jumping to conclusions.

When multiple people are involved in a financial partnership, it’s important to slow down and take into account your different money personalities, spending priorities and points of view.

You probably didn’t learn to successfully manage your money overnight and creating a system that works for you as a couple won’t happen overnight, either.

- **Focus on the positive.** Since opposites tend to attract, there’s a good chance that one of you is primarily a spender and the other a saver. Neither of these money personalities are good or bad, but when the two fall in love it can often lead to money conflicts. If you find that you’re routinely focusing on and trying to change what you see as negative behavior, consider switching gears and emphasize your partner’s financial strengths. A little positive reinforcement can

cont. on page 2
work wonders for both of you when it comes to finding common ground and opening lines of communication.

- **Set a good example.** If both of you agree to forgo lunches with coworkers so you can save for a vacation but you routinely dine out anyway, that’s a recipe for disaster. Once you’ve agreed on some financial goals, do your part to stay the course. Model the financial behavior you’d like to see in your partner; not only will it help you reach your goals, it builds trust and respect, too.

- **Talk often.** Life changes fast. Between work and family commitments, sometimes financial conversations can fall to the wayside. What might be a minor issue can turn into something far worse if you don’t take time to touch base with your partner on occasion. To help you stay on the same page, set aside dedicated time to check in with each other. Take a relaxing walk or schedule a coffee date to talk about your financial wants and needs and take care of any issues that have come up.

To learn more about talking finances with your loved ones, check out the Love and Money self-paced online learning module at OklahomaMoneyMatters.org.

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**Money Talks**

Start a conversation with your friends or family about money. Ask them:

“If you found a bag of money on the side of the road, what would you do with it?”

Tell us at Twitter.com/OKMoneyMatters or Facebook.com/OklahomaMoneyMatters

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The March 31 deadline to apply for health insurance coverage will be here before you know it. Use the following guidelines to help ease the process.

- **Get organized.** You can enroll in an insurance plan for yourself or for multiple people at once at Healthcare.gov, but you’ll need the following information to begin comparing plans: a valid email address, applicant birthday(s), annual income information, Social Security number(s), a valid phone number (cell phones accepted), your address (including county), document number(s) for applicants with eligible immigration status, information about smoking habits and other identifying information such as the name of your high school, your education level, etc.

- **Learn the terms.** Healthcare.gov offers a comprehensive glossary of terms that can help you fully understand and compare plans.

- **Shop around.** Once you have a solid understanding of what coverage will best suit your needs, consider shopping around for insurance outside of the government website to ensure you’re getting the best deal. Some insurance companies may offer discounts based on income or other factors, so be sure to explore all of your options.

- **Understand your benefits.** Once you’ve enrolled in a plan, review your benefits, including which services are and aren’t covered, when your coverage starts and any additional perks that may be included in your coverage.

For more information and tips to help you enroll in Marketplace coverage, visit Healthcare.gov.
Tell us what you do for the University of Oklahoma.

November marked my tenth year at OU. For the past five years, I’ve served as the Director of Development for the Gaylord College of Journalism and Mass Communication. I’m responsible for fundraising and alumni relations on behalf of the college. I’m the point of contact for the Gaylord Prize, our annual premiere event, honoring an internationally-known journalism/mass communication professional.

How do you persuade donors to give to the college?

Visiting with our alumni and friends is one of the highlights of my position. I’m proud to be an alumna of our program and find great honor in representing OU. Encouraging others to share their time, talent, and resources with the college assists us with our vision of inspiring creative difference-makers and advancing tomorrow’s leaders in the various fields of media and strategic communication.

How can donors contribute?

- Alumni can make an annual $50 contribution to JayMac, the college’s alumni organization, or become a “Life Member” with a one-time $1,000 gift.
- Donors can give to the annual giving program or memorialize a friend or loved one through a gift to the college.
- Donations can be maximized by utilizing the matching programs that are commonly available through employers.
- Donors can consider making a planned gift through a bequest, charitable trust or estate gift. These can be tailored in a way that best serves the donor’s needs, objectives and wishes, while helping to strengthen the college’s future.
- Donors can make a planned gift through a bequest, charitable trust or estate gift.
- Cultivate real and lasting relationships with your prospects and donors.
- If you’re meeting someone for the first time, listen for clues and hear what they’re telling you. Don’t always expect them to write a check during the first meeting.
- Don’t make assumptions about a prospect’s ability or desire to give. Share your passion about your institution/organization, but be understanding and respectful if your prospect doesn’t feel the same or isn’t in a position to give.
- Impress upon your prospective and existing donors that your institution/program needs their support.
- Provide specific examples of ways they can be involved and what their gift will mean to the program. I’ve found that asking a faculty member or student to share their personal story with a donor makes a much bigger impact than if I attempt to do so.
- As often as possible, request that the recipient(s) of your donor’s benevolence personally thank them, either in person or with a hand-written letter of gratitude.

What fundraising tips would you offer to people raising money for their schools, causes, or organizations?

- Approach all prospective donors in a thoughtful manner. Don’t be vague about what you do and why you want to visit with them.
- Research your prospect. Know more than what you read in “the database.”
Go Red to Save Some Green

February is National Heart Month and Feb. 7 is National Wear Red Day®. The goal of this event is to educate all Americans about the effects of cardiovascular disease and its risks. Here are some tips to reduce your risks while taking care of and loving your heart.

- **Know your risk factors.** If you suffer from certain diseases, make certain lifestyle choices, or represent certain ethnic or racial groups, you may be at higher risk for heart-related disease. Talk to your medical provider about your risk factors and how to lessen them.

- **Listen to your heart.** Heart disease affects people differently, and can sometimes be mistaken for other medical conditions. GoRedForWomen.org features personal stories from women who misinterpreted heart attacks and strokes for low energy or stress. By being aware of your body, you can recognize the signs and symptoms of an attack.

- **Save money.** The Centers for Disease Control and Prevention estimates that $1 is spent on heart-related diseases for every $6 spent on general healthcare in the U.S. Individuals contribute to these costs through purchasing prescription drugs, doctor visits, and hospitals stays. Taking a proactive approach to your health can help you feel better and save money, too.

- **Educate yourself, plan, and find support.** Doing research, changing your diet, and creating a support system of family, friends, and/or medical professionals, are all great steps you can take to help improve your heart health.

For more information about heart health, visit the American Heart Association’s website, Heart.org, or the National Heart, Lung, and Blood Institute’s website, nhlbi.nih.gov.

### AMERICA SAVES WEEK

**FEBRUARY 24 – MARCH 1, 2014**

If you’re not currently saving, resolve to start during America Saves Week. While saving may seem daunting, it can help you reach meaningful goals and achieve financial freedom. One of the keys to successful saving is having the right strategy. Below is a five-step process for creating SMART savings goals.

1. **Be specific.** Create specific goals by clearly stating, in detail, what you want to achieve. Then make a visual reminder of your goal(s) and place it where you’ll see it often to motivate you to stick to your saving plan.

2. **Measure it.** This applies to your desired end result and the steps you'll take to get there. Answer the following questions: How much effort am I willing to give? How much money do I want to save? Take the answers into consideration when determining how you'll measure success.

3. **Make it attainable.** Set goals you can reasonably achieve. Goals should challenge you, not break you. If goals require you to make sacrifices you can't live with long-term, you're less likely to achieve them.

4. **Seek relevance.** To ensure success, set a goal that you're passionate about. If having an emergency fund doesn’t get you excited about saving, set a secondary goal that does excite you and work toward that after your safety net is in place.

5. **Set a time limit.** Every goal needs a deadline. If your goal is a long-term one, consider breaking it down into smaller objectives. This strategy makes reaching your goal much easier, because when you reach each milestone, you can see your progress and celebrate your success. The sense of accomplishment you'll feel will motivate you to continue toward your ultimate goal.

To test your saving knowledge, sign the 2014 Pledge to Save, or learn more about becoming a successful saver, visit AmericaSavesWeek.org.
Creative Uses for Greeting Cards

As you pack away your holiday decor and welcome the new year, do you wonder what to do with the collection of holiday cards your friends and family sent you?

If you can’t bear to throw them away, consider upcycling old cards into something new and creative. Here are some DIY ideas to spur your creativity.

- Using a decorative paper punch, scissors, or exacto knife, cut out your favorite images, tie with a ribbon and use as gift tags or ornaments.
- Using scissors, glue and your imagination, create a one-of-a-kind holiday wreath, decorative garland or banner.
- If the inside cover of the card is blank, remove the front of the card and repurpose it as a postcard or recipe card.
- Cut, trim, or glue cards to create custom place cards, place mats, or coasters for your next party or gathering.
- If a card has a particular background or image you like, place it in a decorative frame to add a festive element to your home’s decor.

For more creative upcycling ideas, search ‘repurposing greeting cards’ at Pinterest.com.

MIND

On Our Mind

What’s on the mind of OKMM staff? This month outreach specialist Ava Doyle talks about the importance of teaching basic money management.

Generally, I work with high school juniors and seniors and traditional college freshmen and sophomores. Of all the topics I teach, my favorites are understanding your spending habits and paying for college. Many of my students aren’t aware how interrelated these two subjects are and how important they are to their financial future. Here’s my take on discussing these issues and how I relate to the students’ reactions.

- **Covering costs.** Many students don’t realize that there are steps they can take to make paying for their education easier. College is a good investment, and though Oklahoma public colleges and universities are among the most affordable in the nation, I encourage students to take a proactive approach and look for “free money” first. Students should complete the Free Application for Federal Student Aid (FAFSA), apply for grants and scholarships throughout their college career, and borrow only what they need to cover necessary school expenses. The educator in me is grateful for the opportunity to broaden their awareness and provide resources and tips to help them prepare financially for college and, if they need a student loan to help cover the costs, manage education debt successfully.

- **Explaining expenses.** When I ask high schoolers to list college students’ expenses, they truly believe all they’ll need is food, clothes, and a place to party. I can’t judge, because at one time I thought the same thing. Now I know better. That’s why I show them that expenses are for survival (needs) and pleasure (wants). I also explain that confusing wants and needs can hurt their ability to be financially independent.

- **Talking income.** This subject can be a bit harder to discuss, because it can either be empowering or scary for students. Many students feel fear when they think of borrowing money for school, but low-cost federal education loans have flexible repayment options. I ask students to be thoughtful when borrowing loans by remembering this rule of thumb - borrow no more than you expect to earn during your first year out of college. As a student loan borrower, I pull from my personal experience to encourage students to make smart borrowing choices.

I wish someone had visited my high school and college classes to share this information. That’s one of the many reasons I enjoy providing financial education to Oklahoma students.
It's that time of year again—time for high school seniors and renewing college students to complete the Free Application for Federal Student Aid (FAFSA).

The FAFSA application is an essential first step in obtaining federal financial aid for college. Students must complete the FAFSA to qualify for federal grants, scholarships, work-study programs, and student loans, some private grant and scholarship programs, too. Since financial aid funds are often available on a first come, first served basis, we recommend completing the FAFSA as soon after Jan. 1 as possible.

Here are the five steps to successful FAFSA completion:

1. **Gather materials.** This includes your Social Security card, driver’s license, recent W2 forms and tax returns and bank statements. Other documents may be required. If you’re a dependent student, you’ll need to gather this information from your parent(s), too.

2. **Request a Personal Identification Number (PIN).** This number, obtained at Pin.ed.gov, allows you to electronically sign forms and eases the process of FAFSA renewal each year.

3. **Fill it out.** Visit FAFSA.gov to apply online and explore the IRS Data Retrieval Tool that may help you save time when entering tax information.

4. **Sign and submit.** Be sure to print a hard-copy of the application, and don’t forget to click “submit” once you’ve verified that all of the information you’ve entered on the application is accurate.

5. **Follow-up.** Applicants will receive a Student Aid Report (SAR) and other documentation from the school(s) they’ve selected to receive their FAFSA information. Pay attention to correspondence from these schools, as additional information may be required.

For more detailed information about FAFSA completion, visit UCanGo2’s FAFSA resources website, StartWithFAFSA.org.

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**At Your Service**

**Train-the-Trainer Workshops**

OKMM works with campuses and community organizations to help them integrate financial education into the work they’re already doing. Let us partner with you to spread the word about healthy money management in the communities where you live and work!

We invite you, your employees and your student leaders to take advantage of an empowering outreach opportunity by participating in one of our customized train-the-trainer workshops. We’ll work with you to identify your needs, provide relevant resources and show you how to tailor your message to best reach your audience. We’ll also explore engaging activities that support your budgeting, saving, consumer credit, identity theft prevention and student loan management messages.

Here’s what some of our participants had to say about a recent training.

> “Great tools and free resources! Thank you for offering this valuable service.”

> “I’ve worked with Ava and Mel before and am so pleased with OKMM and staff! I’ll definitely work with them again. Great program!”

To learn more about customizing your financial education program or to schedule a training session for your team, call 800.970.OKMM (toll free) or email oklahomamoneymatters@ocap.org.
Last Valentine’s Day, 1.9 billion dollars was spent on flowers. & 51% of people bought red roses.

CNN

Resolution: Become Debt Free

Did holiday spending put you in a credit crunch? Are you feeling pressure to get out from under a financial burden? Luckily, with the new year comes the opportunity for new beginnings. One of the most popular resolutions people make is to reduce or eliminate debt. While this goal may seem lofty, with time and willpower, it’s a resolution that can be kept. Maximize your efforts by implementing the debt snowball. Here’s to a debt-free 2014!

- **Find extra money.** The success of the debt snowball hinges on finding extra money to put toward debt reduction. Find extra money by earning extra income, cutting back on luxury items, or limiting expenses like eating out.

- **Make a list.** Organize your debts from smallest balance to largest. By beginning with the smallest debt and tackling it first, you’ll see a quicker payoff and feel motivation to continue the process.

- **Start low.** Take the amount you’ve dedicated to debt reduction and add it to the minimum monthly payment of the first debt on your list. Make this increased monthly payment until you’ve reached a zero balance. Once that debt is paid, take the monthly amount paid and add it to the payment on your next debt. Repeat this pattern until all of your debts have been eliminated.

- **Pay the minimum.** Remember to continue paying the minimum payments on all your accounts as you go so your credit rating isn’t negatively affected.

For a step-by-step illustration of how the debt snowball works, visit the Consumer page at OklahomaMoneyMatters.org.

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**Savvy Savings**

**Ask For A Discount**

Did you know that it’s possible to get a discount every time you go shopping? It’s true. Movie theaters, restaurants, amusement parks, and retail stores are just a few of the businesses that routinely offer discounts for special populations.

- Student discounts.
- Senior citizen discounts.
- Military discounts.
- Group discounts.
- Customer loyalty discounts.

Whether you’re a student, a senior citizen, or somewhere in between, there are deals to be had, you simply have to ask.
Partner News and Events

Oklahoma Money Matters (OKMM) is a personal finance education program that helps K-12 schools, higher education campuses, businesses and community partners develop or expand educational services that empower Oklahomans to make positive financial choices.

OKMM is an initiative of the Oklahoma College Assistance Program and the Oklahoma State Regents for Higher Education.

Visit us online at OklahomaMoneyMatters.org.

To ask questions or share comments regarding this newsletter, email OklahomaMoneyMatters@ocap.org.

The WEOKIE Foundation is offering a total of $50,000 in scholarships to 25 graduating high school seniors in the Oklahoma City metro area.

All entries must be submitted or postmarked by Jan. 31.

To access the application, rules and regulations, visit WEOKIE.org.

Have News to Share?

Let us feature it! Do you have a contest, educational workshop or other personal finance event you’d like us to highlight in a future edition of the newsletter? Send a note to mreal@ocap.org today; space is limited.

Member Meeting:
Wednesday, February 26
11:30 a.m. until 1:00 p.m.
Oklahoma City

Visit OklahomaJumpstart.org or email OklahomaJumpstart@gmail.com for more details.