MOMS® FOR AMERICA

2027 Edition

A FREE FAMILY GUIDE

The Moms and Money Guide

How a family manages, keeps and hands down what it works for.



FROM OUR PARTNER, REVELATION GOLD GROUP

REVELATION GOLD GROUP

A LETTER BEFORE YOU BEGIN

Moms,

You already run the most important economy in America. You decide what comes into your home, what goes out, and what gets set aside for later. Most of us learned it by doing it, and we do it well.

This guide is the companion to the Moms and Money series. There are twelve lessons, and there is a chapter here for each one, written to the woman running the house. Each chapter gives you the idea, the three habits that make it work, a family's numbers so you can see it done, and a place to write your own. Read the chapter the week the lesson airs, or read the whole thing in an evening. Either way, it holds up.

Part One is about managing a household well. Part Two is one chapter on the question Part One leaves open: once you have saved, how do you keep what you saved worth something over the years? Our partner, Revelation Gold Group, wrote it plainly and kept it to facts you can check.

One thing you will not find in these pages is fear. Fear sells, and it dishonors both you and the God who entrusted your family to you.

Thank you for the work you do at your kitchen table every day. It matters more than any market.

Kimberly Fletcher
Founder and President, Moms for America
Host of the Moms and Money series



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How to use this guide

Print this guide, or keep a notebook beside you. Every chapter ends with a fill-in and one thing to do this week. By the twelfth lesson it will be your family's plan, in your handwriting. If you are doing this on your own, read husband as the one person you trust with the numbers.

Meet the Millers

One family runs through every chapter: the Millers, two working parents, three kids, take-home pay of $6,400 a month. Their numbers are built to be ordinary so you can swap in your own. They are an example we built to show the math, not real clients, and your numbers will be your own.



PART ONE

The Household You Run

The word steward carries an idea inside it. A steward manages something that belongs to someone else. Joseph ran all of Potiphar's household and owned none of it. The servants in the parable of the talents were handed their master's money, not their own.

It changes the question we ask about every dollar. An owner asks, what do I want to do with this? A steward asks what the Owner would want done with it, and what will serve the people He placed in my care. Those two questions can reach very different answers about the same twenty dollar bill.

That is the starting place for every family. The house, the paycheck, the savings account, the children at the table: all of it was entrusted to us by the One who owns it. We did not earn the right to it. We were handed the responsibility for it.

It also takes the shame out of money. If it was never ours, then a bad year is not a verdict on us. It is a season to be managed faithfully, the way Joseph managed seven lean years after seven good ones. Moms, you are not behind. You are a steward in the middle of the work, and the work is learnable. The twelve chapters that follow are the work.

"The earth is the LORD's, and everything in it, the world, and all who live in it."
PSALM 24:1

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CHAPTER 01

It Was Never Ours

Most of us carry a sentence about money that we never chose. It was written at the kitchen table we grew up at, by the way our parents handled a tight month, and it still decides how we feel when a bill lands. This chapter is about reading that sentence, and then writing the next one on purpose.

WHY IT MATTERS Children's money habits are largely set by age seven, before most families have said a word to them about it (University of Cambridge for the Money Advice Service, Habit Formation and Learning in Young Children, 2013). Your kids are not learning money from what you tell them. They are learning it from what they watch you do with twenty dollars.

Three habits

1. **Finish the sentence.** When I was a kid, money in our house was _____. Say it out loud, then say the feeling that came with it. Scarce. A secret. A fight. Fine until it wasn't. Naming it is most of the work, because a sentence you can see is a sentence you can edit.
2. **Write the next one.** In our house, money is _____. Pick the word you want your kids to carry: planned, talked about, generous, calm. Then ask what that word would look like on a Tuesday. A calm house has a budget. A generous house gives first. The rest of this guide is how to make the word true.
3. **Be faithful in the small amounts.** Jesus tied money to trust and measured it in small things. Know what your accounts hold tonight. Read the paper before you sign it. Tell your husband the real number. Ask the question you were embarrassed to ask. A home that handles $200 carelessly will handle $20,000 carelessly. The habits scale before the sums do.

The Millers

Her sentence: money was a secret, and the secret was that there was never enough. His: money was fine until the layoff, then nobody talked. Their next one, written on an index card on the fridge: in our house, money is talked about at the table. Everything that follows in this guide is that card, kept.

Your sentences

When I was a kid, money in our house was _____

In our house, money is _____

One thing I will do differently this month: _____

THIS WEEK Ask your husband to finish the first sentence too. Compare answers. Most couples have never heard each other's.

"Whoever can be trusted with very little can also be trusted with much."

LUKE 16:10

CHAPTER 02

The Hard Conversation

Most money trouble in a home is not a math problem. It is a conversation nobody wanted to have. So have it on purpose, once, and then every month after on a night you choose.

WHY IT MATTERS Money is the leading thing married couples fight about (Ramsey Solutions, Money, Marriage and Communication, 2018), and arguments about money predict divorce more strongly than arguments about anything else (Kansas State University, Family Relations, 2012). The fight is almost never about the numbers. It is about one person carrying them alone.

Three habits

1. **Pick a night, not a crisis.** Put it on the calendar, after the kids are down, with the statements on the table. The agenda is three lines: what comes in, what goes out, what is owed. Thirty minutes. No blame for how the numbers got there. The point is that two people now hold the same picture.
2. **One page, two names.** Write the three numbers on a single sheet and both sign it. Not a contract. A photograph of where the family stands this month, so next month you can see what moved. If you are the one who has been carrying it alone, this is the night you stop.
3. **Bring the kids, at their level.** A ten year old can hear what groceries cost. A teenager can hear what the car payment is. They will not be scared by the numbers. They are scared by the silence. One rule for every money night: nobody leaves the table angry about the past. The past is paid for. The next month is not.

The Millers' first money night

Comes in: $6,400 a month after taxes, two paychecks. Goes out: about $5,900, though neither of them could say where $800 of it went. Owed: $23,400, which is the car, two credit cards and a hospital bill from the youngest's broken arm. She had been guessing the total was $35,000. He had been guessing $15,000. The real number sat between their guesses, and for the first time they were both looking at it.

Our money night

The night: _____ at _____ p.m.

Comes in each month: $ _____

Goes out each month: $ _____

Owed, all of it: $ _____

One thing we agreed on: _____

THIS WEEK Book the first money night and gather the statements. Do not try to fix anything that night. Just get the three numbers on the page.

"Plans fail for lack of counsel, but with many advisers they succeed."

PROVERBS 15:22

CHAPTER 03

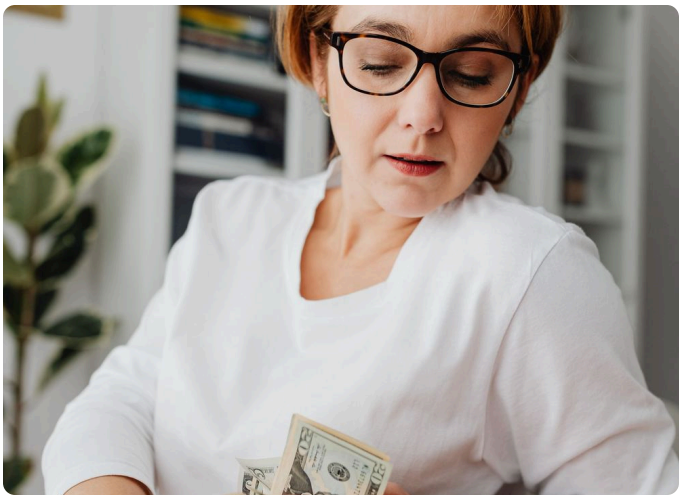
Every Dollar Gets a Job

A budget is not a punishment. It is a decision about money made before the month starts, so you are not making it in the checkout line. Families who budget do not have more money. They have fewer surprises, and the surprises they do have are already paid for.

WHY IT MATTERS Groceries are the one big number a mom controls every single week. Even on the USDA's most frugal plan, a family of four spends about $1,000 a month on food at home (USDA Thrifty Food Plan, February 2026). Ten percent off that line, every month, is more than most families manage to save at all.

Three habits

1. **Four buckets, in this order.** Before the first dollar arrives, every dollar is told where it goes. **Giving**, first, not last. Chapter eleven is about why. **Bills**, anything with a due date: housing, utilities, insurance, the car, minimum payments. **Saving**, moved the day after payday before you have a chance to see it. **Fun**, which is not optional. A plan with no fun in it gets dropped by week three.
2. **Watch the grocery line.** Set a weekly number and draw it in cash on payday. A card never runs out. An envelope does, and that is the point. Plan the week's dinners before the store, shop once, and leave the kids' snacks out of the cart unless they were on the list.
3. **Automate the boring parts.** Bills and savings move on their own the day after payday. Set each one once, then forget it. What is left in checking is what the family lives on, and nobody has to be disciplined about the mortgage ever again.



The Millers' month, $6,400 in

Giving	$640
Bills (mortgage $1,500, utilities $280, groceries $1,050, insurance $310, car $420, gas $240, minimum payments $150)	$3,950
Saving	$600
Fun	$400
No job yet	**$810**

They gave the $810 two jobs: $500 extra toward the smallest debt (chapter five), and $310 a month into a sinking fund for the bills that only come a few times a year.

The surprises that were never surprises

Car registration $220. School fees $400. The dentist $350. Christmas $900. Summer camp $600. Birthdays $450. That is $2,920 a year, or $243 a month. Written down in January, none of it is a surprise. Unwritten, every one of them lands on a credit card.

December, done in advance

Set the number before the list. The Millers decided Christmas costs $900 this year, as a family, before anyone wrote down a single gift. The list then fit the number, instead of the number stretching to fit the list. At $82 a month from January, Christmas was paid for by Thanksgiving. Your kids will not remember the price. They will remember the peace.

Another way in

If four buckets feels like too much, do one thing for thirty days: write down every dollar that leaves the house. Nothing else. By day thirty you will know exactly which bucket needs your attention, and the budget will almost write itself.

Your month

Comes in each month: $ _____

Giving: $ _____

Bills: $ _____

Saving: $ _____

Fun: $ _____

Left with no job: $ _____ (give it one)

Our weekly grocery number, in cash: $ _____

Your once-a-year bills

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

Added up: $ _____ ÷ 12 = $ _____ a month



THIS WEEK Write down every dollar for seven days, on paper or in your phone. Do not change anything yet. Just see it.

"The plans of the diligent lead to profit as surely as haste leads to poverty."

PROVERBS 21:5

CHAPTER 04

Save First, Then Protect It

Nothing is ever left over. Ask any mom who has tried to save from what remains at the end of the month. The families who have savings did one thing differently. They moved the money first, on payday, before the month could spend it.

WHY IT MATTERS More than a third of American adults could not cover a $400 surprise expense with cash on hand (Federal Reserve, Economic Well-Being of U.S. Households, May 2025). That is a car repair, a dental bill, a furnace in January. Without a cushion, every surprise becomes a credit card balance. With one, it is just a bill.

Three habits

1. **Pay the savings account first.** Set up an automatic transfer for the day after payday. Not the day of, in case the deposit runs late. Start at an amount you will not miss, even $25 a paycheck. The habit matters more than the number at first.
2. **Build it in two steps.** Step one is $1,000, the starter cushion. Most surprise expenses fall under that line. Step two is three months of essential expenses: housing, utilities, groceries, insurance, car, gas and minimum payments. Not three months of everything. Three months of what keeps the house running.
3. **Keep it boring and a little hard to reach.** A plain savings account at a different bank from your checking, with no debit card attached. Far enough away that it takes a day to get, close enough that you can.

The Millers

Essentials come to $3,950 a month, so the three-month goal is $11,850. At $150 a paycheck, twice a month, the starter cushion takes a little over three months and the full fund about three years and four months. At $300 a paycheck, under two months and about twenty months. Both are fine. Started is what counts.

Then protect it

Once the fund is built, ask the question most families never ask. Will that money buy as much next year as it does today? A dollar saved in 2020 buys about 80 cents' worth today (Bureau of Labor Statistics, Consumer Price Index, 2026). The cushion stays in cash, because it has to be there tomorrow. What a family saves beyond it is a different question. That is where Part Two begins.



CHAPTER 04, YOUR PAGE

Build the Cushion

Your numbers

Essentials a month: $ _____

× 3 = our goal: $ _____

We move $ _____ every payday

Starter $1,000 done by: _____

Three months done by: _____

Where it lives

Bank: _____

Account opened on: _____

The one person who knows the amount: _____

Watch it grow

Month	Moved in	Total so far
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$



THIS WEEK Open the savings account if you do not have one, and set the automatic transfer for the day after your next payday. Fifteen minutes. Tell one person the amount.

"The wise store up choice food and olive oil, but fools gulp theirs down."

PROVERBS 21:20

CHAPTER 05

Debt in the Open

Debt grows best in the dark. So the first move is to drag all of it into the light, once: the cards, the car, the student loans, the furniture store, the medical bill you keep meaning to call about. One sheet, every balance, every rate, every minimum. Most moms who do this find the total is less frightening than the fog was. A number can be worked. A feeling cannot.

WHY IT MATTERS The average interest rate on a credit card balance is above 22 percent (Federal Reserve, Consumer Credit G.19, August 2026). At that rate, a $4,600 balance paid at the minimum can take more than a decade to clear and cost thousands of dollars in interest. The card company is counting on you paying the minimum.

Three habits

1. **One sheet, everything on it.** Balance, rate, minimum payment, for every debt, including the ones that feel too small or too embarrassing to list. Call about the medical bill. Most hospitals will set up a payment plan at no interest if you ask, and almost none will tell you unless you do.
2. **Smallest balance first.** Pay the minimum on everything, then put every extra dollar on the smallest balance until it is gone. Then roll that whole payment onto the next one. The math slightly favors the highest rate. Motivation favors the smallest balance, and motivation is what finishes the list.
3. **Stop adding to it.** Credit itself is not the enemy. A card paid in full every month is a tool. A card carrying a balance is rent you pay on money you already spent. Pick the one you use most and put it in a drawer until the sheet is clear.

The Millers' sheet, $23,400

Card A	$1,800 at 24%, min $55
Card B	$4,600 at 22%, min $95
Hospital bill	$2,000, no plan yet
Car	$15,000 at 6.5%, $420/mo

They put the $500 a month from chapter three on Card A. With the minimum, that is $555 a month, and the card is gone in four months. They called the hospital, got a plan at no interest, and rolled the $555 onto it: four more months. Then the whole $650 went to Card B: about eight months. Sixteen months after the first money night, the only debt left was the car, and $650 a month was free for the next job.



CHAPTER 05, YOUR PAGE

Your Debt Sheet

Every debt, one sheet

List every one, smallest balance first. Number them in the order you will pay them off, and write the date each one is gone.

Debt	Balance	Rate	Minimum	Order	Paid off
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		

The totals

Total owed: $ _____

Extra I can put on it each month: $ _____

First one gone by: _____

The call I have been avoiding

Who I called: _____

The date: _____

The name of the person who said yes: _____

The plan we agreed on: _____



THIS WEEK Build the sheet, then make the one phone call you have been avoiding. Ask for a payment plan and write down the name of the person who said yes.

"The rich rule over the poor, and the borrower is slave to the lender."

PROVERBS 22:7

CHAPTER 06

Read the Stub

Most of us have never read our own pay stub past the number at the bottom. Read it once, slowly, with your teen if you have one. Gross pay is what you earned. Net pay is what arrived. The space between them is where a surprising amount of your family's money lives.

WHY IT MATTERS The average federal tax refund is about $3,300 (IRS, Filing Season Statistics, May 2026). A refund feels like a gift. It is your own money, lent to the government all year at no interest, about $270 a month that could have been paying down Card A.

Three habits

1. **Read every line once.** Federal tax. State tax. Social Security, 6.2 percent of gross. Medicare, 1.45 percent. Health insurance. Anything you chose to set aside for retirement. None of it is a mystery once you have seen it, and it changes how you think about a raise, a side job, and what a dollar of take-home pay costs to earn.
2. **Fix the withholding.** A large refund every April means too much is coming out. A bill every April means too little. Either way, a new W-4 form at work fixes it, and the free withholding estimator at irs.gov does the math for you in ten minutes.
3. **Take the whole match.** If your employer matches retirement contributions and you are not putting in enough to get all of it, that is a raise you are turning down. Find the match percentage in the benefits packet, then set your contribution to at least that number.

His stub, one paycheck, twice a month

Gross	**$2,300**
Federal tax	− $205
State tax	− $80
Social Security	− $143
Medicare	− $33
Health insurance	− $145
Retirement, 3%	− $69
Net	**$1,625**

His employer matches up to 5 percent. At 3 percent, he was leaving 2 percent of a $55,200 salary on the table: $1,104 a year, every year, for nothing. Raising it to 5 percent cost $46 a paycheck and, with the match, added $92 a paycheck to the account.

Your stub

Gross $ _____ Net $ _____ Difference $ _____

I put in ____% Match up to ____% Gap ____%

Last refund or bill $ ____ ÷ 12 = $ ____ a month

THIS WEEK Pull one stub and read it with your husband or your teen, line by line. Then find the match percentage in the benefits packet and check it against the stub.

"Give to everyone what you owe them: if you owe taxes, pay taxes."

ROMANS 13:7

CHAPTER 07

Money in a Digital World

Money used to be something you could hold. Now most of it is a number on a screen, and that changes how a family handles it. Spending on a phone does not feel like spending. Most of us spend more when nothing leaves our hand.

WHY IT MATTERS When asked to guess their monthly subscription spending, Americans estimated about $86. The real figure was about $219, two and a half times the guess (C+R Research, Subscription Service Statistics, 2022). The gap is money leaving the house that nobody decided to spend.

Three habits

1. **Put the friction back.** Cash for the categories that run away from you, and groceries and eating out are the usual two. Delete the shopping apps that make buying one thumb away. Turn off saved cards in the browser. Anything that makes spending take thirty more seconds is on your side.
2. **Do the subscription audit.** Sit down with one month of statements and list every recurring charge, however small. Most families find two or three they forgot about. Cancel them at the table, together, that night, not later.
3. **Lock the number on the screen.** Two-step sign-in on every bank and card account. A different password for each, kept in a password manager, not a notebook by the computer. And one person in the house who knows how to freeze a card in the app at ten on a Saturday night.

The Millers' audit

Four streaming services	$52
A fitness app nobody opened since March	$15
Cloud storage	$10
A game on the youngest's tablet	$8
A meal kit paused in spring, never cancelled	$60
Total	**$145 a month**

They kept two streaming services and the storage and cancelled the rest. Savings: $109 a month, $1,308 a year, found in twenty minutes.

Your audit

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

Cancelled: $ _____ × 12 = $ _____ a year

Switching to cash: _____ and _____

THIS WEEK Pull last month's statement, highlight every recurring charge, and cancel at least one tonight.

"Be very careful, then, how you live, not as unwise but as wise, making the most of every opportunity."

EPHESIANS 5:15-16

CHAPTER 08

The Four Red Flags

Every scam that reaches your phone, your inbox or your mother's landline uses the same four moves. Learn them once and you will spot them for the rest of your life. Then teach them to the two people most likely to get the call: your teenager and your mother.

WHY IT MATTERS Americans reported losing $15.9 billion to fraud in 2025, the most on record, and imposter scams were the most reported kind, with more than a million reports (Federal Trade Commission, March 2026). Those are only the losses people reported. Most never are.

1
Urgency.
You must act right now, before the account closes, before the warrant is served, before the grandson is hurt.

2
Secrecy.
Do not tell your husband, your daughter, your bank.

3
An unusual way to pay.
Gift cards, a wire transfer, crypto, a courier who comes to the door.

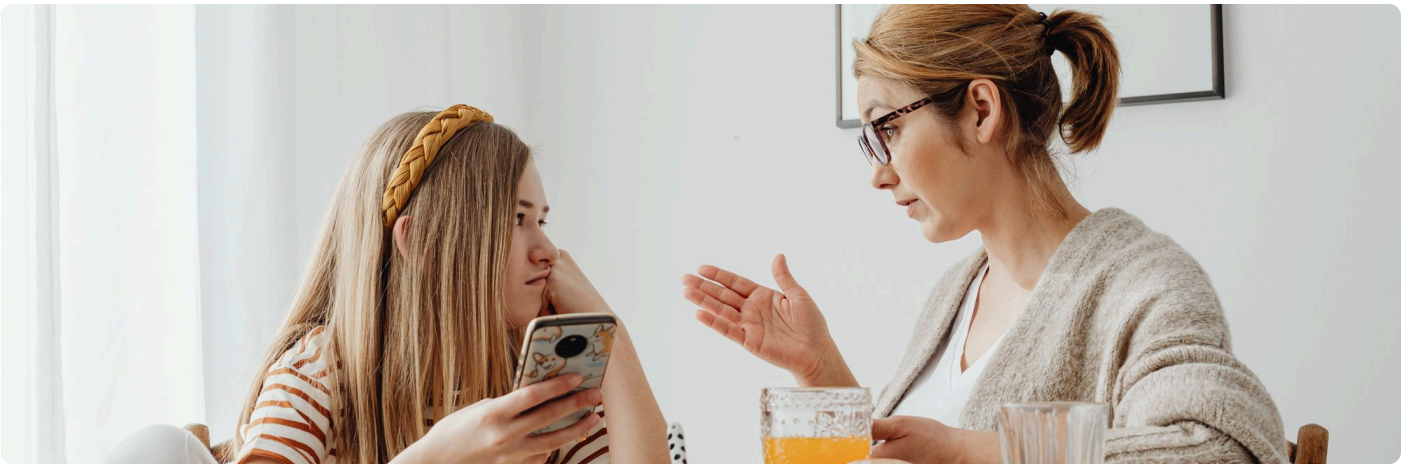
4
Their contact details.
A link they sent, a number they gave you, an agent they will transfer you to.

Three habits

1. **One flag is a reason to stop. Two means a scam.** No bank, no government office and no grandson in trouble will ever ask you to keep a secret and pay in gift cards. The moment you count two, you are done listening.

2. **Hang up, look it up, call back.** Never use the number they gave you. Call the number on the back of your card, or the one on the official website you typed in yourself. A real problem will still be there when you call back. A scam will not.

3. **Pick a family safe word.** One word that anyone claiming to be family in an emergency has to say. Tell the grandparents first, because the "grandson in jail" call is written for them. Then tell the teenagers, because the "your package is held at customs" text is written for them.



CHAPTER 08, YOUR PAGE

Our Family's Plan

The call Grandma Miller got

A young man crying, saying he was her grandson, in jail after a car accident, needing $2,000 in gift cards for bail by five o'clock, and begging her not to tell his mother because she would be so upset. Urgency. Secrecy. Gift cards. Three flags in under a minute. She asked for the safe word. He hung up.

Our safe word

Our safe word: _____

Who knows it: _____

Told the grandparents on: _____

Told the kids on: _____

Who Grandma calls first: _____

Before you answer, count the flags

- **Urgency.** Are they rushing me?
- **Secrecy.** Are they asking me not to tell anyone?
- **An unusual way to pay.** Gift cards, a wire, crypto, a courier?
- **Their contact details.** Did they give me the number or the link?

One flag, stop. Two, hang up.

The numbers we trust

Copy each one from the back of the card or from the official website you typed in yourself. Never from a call, a text or an email.

Who	The number we trust	Where we got it

THIS WEEK Choose the safe word at dinner and call the grandparents to tell them. Make it a story, not a lecture. They will remember the story.

"The prudent see danger and take refuge, but the simple keep going and pay the penalty."

PROVERBS 22:3

CHAPTER 09

Where Everything Is

If something happened to you this week, could your husband, or your oldest daughter, find everything in an afternoon? For most families the honest answer is no. The accounts are in one head, the passwords in another, and the insurance policy is in a drawer nobody remembers. Knowing what you own is the first condition of keeping it.

WHY IT MATTERS State unclaimed property programs returned more than $4.2 billion to their rightful owners in a single year, much of it bank accounts, insurance payouts and retirement money that families never knew existed (National Association of Unclaimed Property Administrators, fiscal 2025). That is money families saved and then lost, not to a market, but to a missing page.

Three habits

1. **Build the binder.** One place, paper or a single locked file, that lists every account, every policy, every debt, every password, and who to call. Bank and retirement accounts. Insurance policies. The mortgage and the car title. The will. The safe deposit key and where the box is. The physical things of value, with a photo of each.
2. **Check the beneficiary on everything.** Retirement accounts and life insurance pay out to whoever is on the form, no matter what the will says. Most families have never looked. Pull each one up and read the name. An ex-spouse or a late parent on a beneficiary form is more common than anyone admits.
3. **Tell one person where it is.** Not everyone. One. Your husband, or your oldest, or the sister you trust. Then put a reminder on the calendar to walk through it with them once a year, the same week every year.

Another way in

If the binder feels like a weekend you do not have, start with a single page: every account, its login, and a phone number. Finish the rest a page a month.

The Millers' binder, first page

- Checking at the credit union, joint, login in the password manager
- Savings at an online bank, joint, no card
- His 401(k), through his employer, beneficiary: her
- Her IRA, at a brokerage, beneficiary: still her father, who passed in 2021. Fixed that night.
- Term life, $500,000 each, policy numbers listed
- Mortgage, the lender, account number and the payoff line
- Car title: fire box in the hall closet, key on his ring
- Will: none yet. See chapter twelve.



CHAPTER 09, YOUR PAGE

Our Binder, First Page

Every account and policy

Bank and retirement accounts, insurance policies, the mortgage, the car title, the will. Read the beneficiary name on each one before you write it down.

Account or policy	Where	Whose name	Beneficiary

Where it lives

The binder lives: _____

The one person who knows: _____

Once a year

We walk through it together the week of: _____

Beneficiaries last checked on: _____



THIS WEEK Log in to one retirement account or life policy and read the beneficiary name out loud. Fix it if it is wrong. Then start the first page.

"Be sure you know the condition of your flocks, give careful attention to your herds."

PROVERBS 27:23

CHAPTER 10

Paying for College

College is the first big number most families face together, and the one most likely to be decided by feelings. So decide it by numbers, at the table, with your teen in the room. Start with what it actually costs. Then what the family can pay without borrowing. Then the gap. The gap is the conversation.

WHY IT MATTERS Tuition and fees alone average about $12,300 a year at a public four-year college for an in-state student and about $46,400 at a private one, before housing and food (College Board, Trends in College Pricing, 2026). Over four years that is the difference between a car payment and a second mortgage, and most of it is decided by where your teen applies.

Three habits

1. **Price it like a car.** Tuition, housing, fees, books, trips home. Get the real number from the school's net price calculator, which every college is required to post, not the sticker price. Then write down what the family can pay each year without borrowing a dollar. The gap between those two numbers is the whole decision.
2. **Close the gap before you borrow.** In order of size: a state school over a private one, two years at community college with credits that transfer, living at home, scholarships your teen applies for like a part-time job, and an actual part-time job that covers the books. Most families can close most of the gap this way.
3. **If you still borrow, two rules.** Borrow for the degree, not the experience. And never borrow more in total than the first year's pay in the field your teen is choosing. A nurse can carry more than a teacher can. Your teen should look that number up before the application, not after the loan.

The Millers' oldest, a junior

Private college, first choice	gap $45,000/yr
State university, on campus	gap $12,000/yr
Two years community college, at home	gap under $3,000

First choice: a private college, $58,000 a year. What the family can pay: $9,000 a year from the account they opened when she was born, plus $4,000 from summer work. That gap is $180,000 over four years. The state university is $25,000 a year. Two years at community college first and living at home leaves a gap under $3,000, and the diploma says the same thing.

Your gap

School _____ cost per year $ _____

We can pay per year without borrowing: $ _____

The gap: $ _____ × 4 = $ _____

Most we would borrow (first-year pay): $ _____

THIS WEEK Run the net price calculator on your teen's first-choice school, together. Write the number on the fridge.

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"

LUKE 14:28

CHAPTER 11

Give First

Give first. Not what is left at the end of the month, because nothing is left at the end of the month. The first check written after payday is the one that goes to church, or to the family down the street, or to the cause your family has chosen. Proverbs 3:9 says to honor the Lord with the firstfruits, not the leftovers, and the order is the whole point.

WHY IT MATTERS Households that give report higher life satisfaction than households that do not (Lilly Family School of Philanthropy, Indiana University, Women Give 2017). Giving first does not make a family poorer. It makes the rest of the budget feel like enough.

Three habits

1. **Set the number before the month.** Decide the percentage once, as a family, and move it the day after payday with the savings. Ten percent is the biblical starting place. If that is not possible this year, pick a number you can keep every month without fail. A kept five percent teaches more than a broken ten.
2. **Know the difference between a tithe and a gift.** The tithe is a commitment, the same every month, to the church. A gift is a response, to the family whose house flooded or the missionary who wrote. Keep a small line in the budget for gifts, so you can say yes without taking it from the bills.
3. **Quiet outside the house, open inside it.** Your kids should know what the family gives and why, and never hear it mentioned anywhere else. Let them see you write the check. Let them help pick the gift.

The Millers

Ten percent of $6,400 is $640, moved on the first of the month to the church. A gifts line of $50 a month, which paid for a grocery card for a neighbor in May and most of a plane ticket for a missionary family in October. When money got tight during the car repair, giving did not move. Fun did, for one month. The kids noticed which one moved.

Our giving

The tithe: ____% of $ _____ = $ _____ a month

To: _____

Moved on the _____ of each month

Gifts line: $ _____ a month

What our kids know about it: _____

THIS WEEK Set up the giving transfer for the day after payday, then tell the kids what the family gives and why.

"Honor the LORD with your wealth, with the firstfruits of all your crops."

PROVERBS 3:9

CHAPTER 12

Still Holding It at Fifty

Most of what a family buys in December is gone by February. This chapter is about the few things that are not: a plan your family has said out loud, four pieces of paper, and the character that outlasts every account.

WHY IT MATTERS About three in four American adults have no will (Caring.com, Wills and Estate Planning Study, 2025). When a parent dies without one, the state decides who raises the children and who gets the house, and the family finds out in a courtroom. An afternoon fixes it.

Three habits

1. **Write the ten-year paragraph.** Sit down with your husband and write one paragraph: where the family is in ten years, what is paid off, who is in college, who is retired, what you want to be able to say yes to. Big goals are easier to reach once they have been said out loud, and they tell every smaller decision where to point.
2. **Sign the four documents.** A will, which names a guardian for the kids. A power of attorney, so someone can act if you cannot. A healthcare directive, so your wishes are followed, not guessed. And the beneficiary forms from chapter nine, checked and current. None takes more than an afternoon. Together they decide whether your family is cared for or litigated.
3. **Hand down the character with the property.** Scripture is at least as concerned with what you hand down in character as in property. A child who receives money without the wisdom to handle it has been given a burden. A child who receives the wisdom will build the rest. So tell the stories. The year money was tight and nobody went without. The grandmother who gave first when she had the least.



The Millers' paragraph

In ten years the cards and the car are long gone and the mortgage is under $100,000. The oldest has graduated with no debt and the middle one is in her second year. We have given every month without missing. We have three months in savings and something set aside that will still be worth something when the youngest is grown. We can say yes to a mission trip and to helping my mother stay in her house.

Their four documents

A simple will and power of attorney, $400 through a local attorney, naming her sister as guardian. The healthcare directive, free from the state website, signed at the kitchen table with two neighbors as witnesses. Her IRA beneficiary, already fixed in chapter nine. Done in two Saturday afternoons, filed in the binder.

Another way in

Give one gift at Christmas, a birthday or a graduation that will still be in the family at fifty. For many families that has been a single silver coin, chosen for a child, with a note that says why. Not for what it is worth. For what it says: this family keeps what matters.

Our four documents

Will: done / not yet. Guardian named: _____

Power of attorney: done / not yet. Named: _____

Healthcare directive: done / not yet

Beneficiaries checked on every account: done / not yet

Our ten-year paragraph

In ten years, our family _____

_____

_____

_____

What is paid off: _____

Who is where: _____

What we can say yes to: _____



THIS WEEK Write the paragraph together. Then book the one appointment, or pull up the state's free healthcare directive form, and put a date on the calendar to sign.

Which raises the question Part One has been circling since chapter four. The money you set aside for that ten-year picture, will it still buy as much when you get there? **Turn the page.**

"A good person leaves an inheritance for their children's children."

PROVERBS 13:22



PART TWO

Keeping What You Saved

Part One was about earning, planning and saving well. Part Two is about the part almost nobody teaches: keeping what you saved worth something.

A family can do everything in Part One right and still fall behind, because the dollars they saved buy less every year. This chapter shows what is happening to those dollars, what the people who manage the world's money are doing about it, and how a family does the same thing.

Our partner, Revelation Gold Group, wrote it, and every figure in it is sourced on page 35.

"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."
ECCLESIASTES 11:2

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CHAPTER 13

The Dollar Your Grandmother Knew

Your grandmother's dollar was a different thing. For most of American history a dollar was defined as a set weight of silver or gold, and paper could be traded for metal at the bank. That ended for good in 1971, when the last link between the dollar and gold was cut. Since then the dollar has been backed by nothing you can hold, and more of them are created every year. The result is on every receipt your family has ever kept.

Then and now

	THEN	TODAY
A new car	$6,847 (1979)	**$50,562**
A new house	$64,600 (1980)	**$417,400**
A first-class stamp	15¢ (1980)	**82¢**
The minimum wage, per hour	$3.10 (1980)	**$7.25**
A loaf of bread	51¢ (1980)	**$1.83**

Car: average spent on a new car in 1979 and the average new car price in September 2026. House: median new home, 2025. Bread: white bread per pound, September 2026.

Cars got better. But most of that difference is not a better car. It is a weaker dollar.

The four dates that changed the dollar

1792 The Coinage Act defines the dollar as a fixed weight of silver.

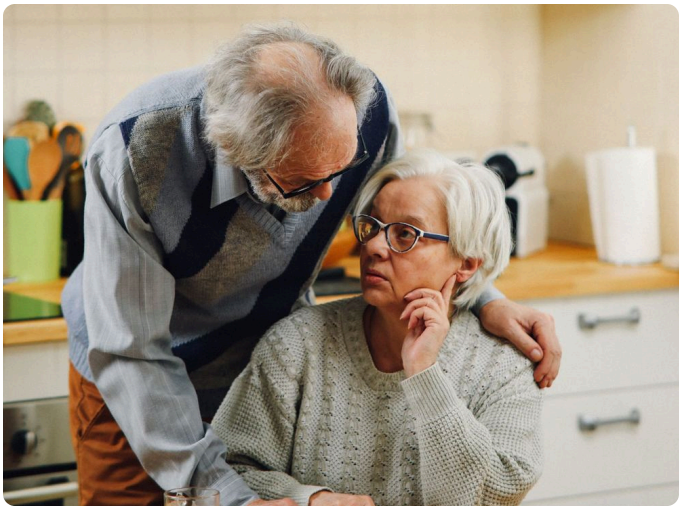
1933 Executive Order 6102 requires Americans to turn in most gold coins and bars.

1934 The Gold Reserve Act moves the dollar's gold value from $20.67 to $35 an ounce overnight.

1971 The United States ends the exchange of dollars for gold. The dollar has floated ever since.



Every dollar in this table did its job. It was earned, saved and spent honestly. It just bought less every year it waited.



CHAPTER 13, CONTINUED

What It Does to a Family That Did Everything Right

The Millers' three-month fund is $11,850. If prices keep rising the way they have over the last twenty years, that same $11,850 covers a little over two months of the same bills in ten years, and less than two in twenty (Bureau of Labor Statistics, Consumer Price Index, 2006 to 2026). They will not have spent a dollar of it. Now apply that to the college account, the 401(k) and the ten-year paragraph from chapter twelve. Every dollar a family saves is losing ground while it sits.

This is not an accident. The Federal Reserve's stated goal is for prices to rise 2 percent every year (Federal Reserve, Statement on Longer-Run Goals and Monetary Policy Strategy). A family that saves only in dollars is saving in the one thing that is designed to shrink.

The coffee can

Picture two families in 1975, the first year since 1933 that Americans could legally own gold again. Each has $10,000 to put away for their grandchildren. The first seals $10,000 in cash in a coffee can. The second buys gold at about $161 an ounce, the average price that year, which comes to about 62 ounces, and seals that in a can instead.

Can one: $10,000 in cash	buys what about $1,600 bought in 1975
Can two: 62 ounces of gold	**worth about $235,000**

Gold at $3,786 an ounce, November 18, 2026. Inflation from the Bureau of Labor Statistics, Consumer Price Index. Past prices do not predict future prices.

Same families. Same year. Same discipline. **The only difference was what they saved in.**



What the People Who Manage Money Are Doing

You are not the only one who noticed. The people who manage the largest pools of savings on earth noticed first, and they have already moved.

Central banks

For more than a decade the world's central banks have been net buyers of gold, and since 2022 they have bought at roughly double the pace of the decade before, more than a thousand tonnes in each of 2022, 2023 and 2024 (World Gold Council, Gold Demand Trends). When central banks were surveyed on why, the answers were plain: to hold more than one kind of thing, and to hold something that is not another country's promise (European Central Bank, The International Role of the Euro, 2025).

Wall Street

For forty years the standard advice was 60 percent stocks and 40 percent bonds, and gold was an afterthought. That has changed.

20% **Mike Wilson**, Chief Investment Officer, Morgan Stanley, now favors 60 percent stocks, 20 percent bonds and 20 percent gold. He called gold "the anti-fragile asset to own, rather than Treasuries." Reuters, September 16, 2025

15% **Ray Dalio**, founder of Bridgewater Associates, one of the largest investment firms in the world, recommended about 15 percent in gold and called it "a very excellent diversifier." Fortune, October 8, 2025

JPM **Jamie Dimon**, chairman and CEO of JPMorgan Chase: "This is one of the few times in my life it's semi-rational to have some in your portfolio." Fortune, October 17, 2025

The range the professionals now name

10 to 20 percent

Most American families hold close to none. Goldman Sachs estimates that gold funds make up less than one fifth of one percent of American investment portfolios (Goldman Sachs Research, December 2025). That is the gap this chapter is about.

Why they want it: everything else is a promise

A bank balance is a claim on a bank. A bond is a claim on a borrower. A retirement account is a claim on a brokerage that holds shares in companies. Each one is only as good as the institution behind it. A gold or silver coin in your own name is not a claim on anyone. Nobody has to pay you, stay in business, or remain willing. It is the one thing a family can own that is nobody else's debt, and it is available to a household on the same terms as a nation.

Your number

Add up everything your family has saved beyond the three-month fund, old 401(k)s included.

Our total: $ _____

10 percent: $ _____ 15 percent: $ _____

20 percent: $ _____

What we hold in gold and silver today: $ _____

These are ranges named by the professionals quoted here, not a recommendation for your family.

Why Gold and Silver, and Why Physical

Nobody can print more of it

A central bank can create currency by decision. A company can issue new shares. There is no committee anywhere with the power to vote more gold into existence. It has to be mined, slowly, at real cost. All the gold ever mined would fit in a cube about seventy feet on a side (World Gold Council).

Over long stretches of history, it has held its buying power

In 1971 the median new house cost $25,200, or about 720 ounces of gold. Today it costs $417,400, or about 110 ounces (U.S. Census Bureau and HUD annual medians, with gold at the official $35 an ounce in 1971 and $3,786 an ounce on November 18, 2026).

The median new house	1971	Today
In dollars	$25,200	**$417,400**
In ounces of gold	about 720	**about 110**

In dollars, that house costs more than sixteen times what it did. In gold, it costs less than one sixth.

Past prices do not predict future prices.

It can be handed to someone

Chapter twelve was about what you hand down. Metal is one of the few assets you can place in a child's hands. No account to transfer, no beneficiary form gone missing, no institution to satisfy. A coin passes from a grandmother to a grandchild along with the story of why she kept it.

It sits outside the system

Own a gold fund and you own shares in a trust, not gold, and you have no right to ask for the metal. Own a mining stock and you own a company, with its debt and its payroll. Both sit in the same brokerage system as everything else you own. Physical metal in your own name sits outside it. That is the whole point.



Silver, the family's metal

Silver does everything in this chapter at a price a household can start with. An ounce of silver costs a small fraction of an ounce of gold, so it comes in pieces small enough to give, to divide among children, and to add to over time. It was the metal in every American dime, quarter and half dollar until 1964. Many families hold both: gold for the larger part of what they are protecting, silver for the part they expect to hand down coin by coin.

Three places a family keeps it

At home. In a bolted, fire-rated safe, written in the binder from chapter nine and known to one person.

In a depository. A private, insured, audited vault, in your own name. Not a bank, and not part of the banking system. You can have it shipped to your door whenever you ask.

In a gold IRA. For most families this is where the largest part goes, because it is where most of their savings already sit. The next page is about that.

A QUESTION WORTH ASKING

Do you have a 401(k) sitting with a job you left?

Most families do, or an IRA they rarely look at. It is often the largest account they own and the one they think about least. If that is you, you may have more options than you think, and that forgotten account is usually eligible to move.

CHAPTER 13, CONTINUED

The Gold IRA

For most families, the biggest pile of savings is not in the bank. It is in a retirement account, and nearly all of it is in stocks, bonds and dollars. A gold IRA is how a family moves part of that into physical metal without cashing it out.

What it is

A tax-advantaged gold IRA is a self-directed retirement account that holds physical gold and silver in place of paper. It follows the same rules as the IRA or 401(k) you already know. The only difference is what is inside it: real coins and bars, owned by you, stored in your name.

What can usually move into it

- An old 401(k) from a job you have left. This is the most common one.
- A traditional or Roth IRA.
- A 403(b) or 457(b) from a school, hospital, church or government job.
- A Thrift Savings Plan from federal or military service.
- A SEP or SIMPLE IRA from self-employment or a small business.

A 401(k) at your current job usually cannot move until you leave or reach age 59 and a half, though some plans allow it sooner.



The Gold IRA, Plainly

How it works, in four steps

1

One phone call. Our partner looks at what you have and tells you which accounts can move and what it will cost, in dollars, the first year and every year after.

2

The account is opened. An approved custodian opens your gold IRA. Our partner handles the paperwork with you, start to finish.

3

The money moves directly. Your old account sends the funds straight to the new custodian. It never passes through your hands, and you never write a check.

4

You choose the metal. You pick the coins and bars, they are bought at a price you are told beforehand, and they are delivered to an insured depository and held in your name. You get a statement.

What it holds. Gold and silver coins and bars that meet the purity standards the IRS sets for retirement accounts, such as American Eagles and Canadian Maple Leafs.

Where the metal lives. In a private, insured depository, not at home. That is an IRS rule for retirement accounts, and it protects you.

When you retire. You can sell the metal and take the cash, or have the coins themselves shipped to your door. Either way, it is yours.

It does not replace your retirement plan. It sits beside it. A family that moves 10 to 20 percent of an old 401(k) into metal still has 80 to 90 percent right where it was.

Ask first. Before you decide anything, ask how a direct custodian-to-custodian transfer works for your account. It is a five-minute answer, and asking costs nothing.

How a move like this is taxed depends on your accounts, so settle that question with your own tax advisor first. Our partner will tell you the same thing.

Find every account

Write them all down, even the small ones.

Account	Held at	Balance	Old job?
		$	Y / N
		$	Y / N
		$	Y / N
		$	Y / N
		$	Y / N
		$	Y / N

All of it, added up: $ _____

The one we had forgotten about: _____

Check old pay stubs, old email and the HR office of every job you or your husband have left.

Call **(888) 465-3049** or visit **MetalsForMoms.com**

OUR PARTNER

What Makes Our Partner Different

Moms for America does not say yes easily, and this partner was chosen with care. Revelation Gold Group does things the old-fashioned way, with faith, integrity and honest service at the heart of it. Here is what that means for your family.

"I said yes to Revelation Gold Group because of how they treated our team. They were patient with every question and never once in a hurry. That is how I want every one of our moms to be treated, and it is how they will treat you."

KIMBERLY FLETCHER, FOUNDER AND PRESIDENT, MOMS FOR AMERICA

Built on faith. Revelation Gold Group is built on Christian values: faith, integrity and stewardship. They believe wise stewardship is part of walking closely with the Lord, and they talk about your savings the way this guide does, as something entrusted to you.

You know the price before you decide. The premium on every coin is explained to you in plain dollars before you buy. No surprises on the invoice.

A buyback program, at no cost to you. When it is time to sell, you call, you get a price, and they buy it back. No guesswork and no hassle.

Insured delivery, on them. Every order ships fully insured at no charge, and delivery is confirmed with you.

The gold IRA handled start to finish. They open the account with an approved custodian, move the funds with you, and stay with you every year after.

Private, insured storage if you would rather not keep metal at home.

No pressure. Ever. They do not manufacture deadlines. They will tell you when metal is not a fit. And when you say no, they do not call you back.

Trusted by the families they serve

A+
rated and accredited by the Better Business Bureau
As of November 18, 2026.

4.9
stars across 257 Google reviews

"Couldn't ask for a better partner in this process!"

NICOLE B., GOOGLE REVIEW, OCTOBER 2026



OUR PARTNER

When You Call

Good questions to ask them

They like these, and they will answer every one in plain dollars.

- What does this coin cost me today, all in?
- What would you pay me for it if I sold it back?
- Which of my accounts can move, and how does the transfer work?
- What does the gold IRA cost each year?
- Where is my metal kept, and how do I see it?
- What would you do first if you were me?

What happens when you call

1. **A conversation, not a pitch.** You talk with a real person about your family, what you have saved, and what you are trying to protect. Bring your number from page 26 and your account list from page 29.
2. **A plan in plain dollars.** You are told exactly what moving your percentage would look like: which accounts, which metals, what it costs.
3. **You decide at your own table.** Take it home. Talk to your husband. Pray about it. When you are ready, they do the work.

Notes from your call

Call **(888) 465-3049** or visit **MetalsForMoms.com**

CHAPTER 13, CONTINUED

The Millers, and Your Page

Twenty months after their first money night, the cards and the hospital bill were gone and the three-month fund was full. Then they read this chapter and added up everything they had saved.

His current 401(k)	$31,000
Her IRA	$18,000
His old 401(k), from a job he left in 2019	$47,000
Total, all in stocks, bonds and cash	**$96,000**

Neither of them had looked at the old 401(k) in years. They ran the numbers from page 26. Ten percent was $9,600. Twenty percent was $19,200. They chose fifteen: $14,400.

They called our partner on a Tuesday. By the end of the call they knew which account could move, what the gold IRA would cost each year in dollars, and what the metal would cost. They checked with their tax preparer that week. Then they moved $14,400 from the old 401(k) straight into a gold IRA, in gold and silver, held in their name in an insured depository. The other $32,600 in that account stayed where it was. The whole thing took one phone call, a few signatures and about two weeks.

That Christmas, each of the three kids opened a single silver coin with a note in their mother's handwriting that said why. Those three coins are in the binder. So is the statement for the rest.

Educational content only. Not financial advice.

Your page

Our three-month fund is built: yes / not yet

Done by: _____

Everything we have saved, added up: $ _____

Our number: _____ percent = $ _____

Where it will come from: _____

Where we will keep it: home / depository / gold IRA

The day we will call: _____

A steward does more than earn and give. A steward keeps what was entrusted, so it is there when the family needs it. Joseph stored up grain through seven good years so there would be bread in the seven that followed.



They did not do it a coin at a time and hope to get there. **They decided their number, and they did it once.**

THIS WEEK Find every retirement account your family has, including the ones from old jobs, and add them up. Most families have never seen the total on one page. Then write your number.

"This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt."

GENESIS 41:36

BEFORE YOU CLOSE THIS GUIDE

Seven Things to Do This Month

1. **Have the hard conversation.** ☐
   Pick a night, not a crisis. Three numbers on one page: in, out, owed. No blame. Both names at the bottom.

2. **Give every dollar a job before the month starts.** ☐
   Giving, bills, saving, fun, in that order. Automate the first three the day after payday.

3. **Build the first thousand.** ☐
   Then three months of essentials. Then add up everything you have saved and write your number from page 26.

4. **Drag the debt into the light.** ☐
   One sheet, every balance. Smallest first. Make the one phone call you have been avoiding.

5. **Build the binder.** ☐
   Every account, where it is, whose name is on it, who the beneficiary is. One page to start. Tell one person where it lives.

6. **Sign the four documents.** ☐
   A will, a power of attorney, a healthcare directive, the beneficiary forms. Two Saturday afternoons.

7. **Teach it back.** ☐
   Tell your kids one lesson from this guide in your own words. Kids who understand money grow into adults who steward it well.

Ready to protect what you saved?

If you would like to understand owning physical gold and silver better, our partner, Revelation Gold Group, is glad to answer your questions. They will explain pricing before you decide anything, they will tell you when it is not a fit, and they will not call you back after you have said no.

Call **(888) 465-3049** or visit **MetalsForMoms.com**

ABOUT OUR PARTNER

Revelation Gold Group

Revelation Gold Group is a faith-based precious metals company in Beverly Hills, California, and the partner of Moms for America for the Moms and Money series. Our clients are largely working families and retirees who found us through Christian radio, television and partners like Moms for America. We sell physical gold and silver for direct delivery, and we set up self-directed precious metals IRAs with an approved custodian, handled start to finish. We do not pay commissions that reward pushing the highest margin product. We do not manufacture deadlines, and we do not call people back after they have said no.

What comes with every order

- Competitive pricing, with the premium explained to you before you decide.
- Complimentary insured shipping on every order, with delivery confirmed.
- A buyback program at no cost to you, whenever you decide to sell.
- Access to private, fully insured storage if you would rather not keep metal at home.
- A self-directed gold IRA option, set up with an approved custodian and handled start to finish.

A CLOSING WORD

Moms, we wrote this because we kept meeting two kinds of families. The first had been sold gold by someone who never once mentioned stewardship. The second had thought carefully about stewardship for years and had never been shown, plainly, how to keep what they saved worth something.

When you are ready to put your number to work, we would be glad to talk it through, the way a neighbor would. We will explain the pricing before you decide anything, we will tell you when it is not a fit, and we will never rush you.

This guide is educational content only. It is not financial, tax or investment advice, and nothing in it is a recommendation to buy or sell anything. Please talk with your own advisors before any decision.

Part One is the foundation: the hard conversation, every dollar with a job, giving first, a binder your family can find. Part Two is how a family protects what that work builds. We believe both belong in a well-run household, and we would not have written one without the other.

Whatever you decide, you are managing something that was entrusted to you, for people who were entrusted to you, by the One who loves them even more than you do. That is a good place to be standing.



Grace and peace,

Buddy Mason
Director of Partnerships, Revelation Gold Group

REVELATION GOLD GROUP

THE FINE PRINT

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