A family financial plan is more than debt ratios, cash flows and retirement.

“When you put children into the equation, that complicates it a little more,” she added. The youngsters soon figure out which parent is more likely to agree to a purchase. When adolescents reach adulthood, they often spend the way the way their parents did.

It’s good to give them a sense of how financial decisions are made before they leave home, she said.

Delgadillo is a certified master coach and a member of the Utah Housing Corporation Board. Her 15-minute presentation will be videotaped and made available online after the event.

For more information visit the Uplift Families website.

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