



Financial Coaching & Financial Peace University for Engaged and Newlywed Couples

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Frequently Asked Questions (FAQ)

Why should engaged or newlywed couples consider financial coaching?

Money is one of the top stressors in marriage, but it does not have to be. Financial coaching helps couples get on the same page about money, set shared goals, and create a plan that leads to financial peace instead of financial tension. Whether preparing for marriage or adjusting to newlywed life, having a solid financial foundation will strengthen your relationship and set you up for long-term success.



What is Financial Peace University (FPU), and how can it help?

FPU is a proven financial program created by Dave Ramsey that teaches you how to manage money, pay off debt, save, and build wealth—together. Through step-by-step lessons and practical tools, you and your spouse will learn how to manage money to align with your values and long-term goals. This program helps couples replace financial stress with confidence, unity, and security.

Is financial coaching only for couples struggling with money?

Not at all! Financial coaching is not just about fixing problems; it is about preventing them and maximizing your financial potential. Whether you are doing well financially or

feeling overwhelmed, coaching helps you make intentional decisions that bring long-term financial success and peace to your marriage.



We are planning a wedding. How can financial coaching help us now?

Weddings are exciting but can also be a financial burden if not planned wisely. Coaching helps you create a realistic budget, avoid unnecessary debt, and make smart financial decisions so you can start your marriage on a solid foundation. Plus, it is not just about the wedding day but about preparing for a lifetime together!

We already have good jobs. Do we still need financial coaching?

Even couples with great incomes can struggle with money if they do not have a solid financial plan. Many high-earning couples live paycheck to paycheck due to poor budgeting, high debt, or a lack of long-term financial strategy. Coaching helps you maximize your income, make smarter financial choices, and build wealth as a team.

How does financial stress impact marriage?

Money fights and financial stress are some of the leading causes of marriage tension, arguments, and even divorce. Differences in spending habits, financial goals, and money management styles can create frustration if not addressed early on. Financial coaching helps you establish clear communication and develop a financial plan that works for both of you.

What if my fiancé/spouse and I disagree on money?

That is quite common! People come into marriage with different financial backgrounds, habits, and beliefs. Coaching helps bridge those differences by providing practical strategies, teaching healthy communication, and helping you develop a shared vision for your financial future.

We already have debt. Is it too late to start?

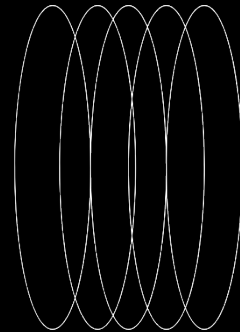
Absolutely not! The best time to take control of your finances is right now. Whether you have student loans, credit card debt, or car payments, we can create a plan that helps you pay off debt faster while still enjoying life and planning for your future.

What does a financial coach do that we cannot do on our own?

A financial coach provides guidance, accountability, and a structured plan that takes the guesswork out of managing money. While plenty of financial advice exists, working with a coach gives you personalized strategies tailored to your situation. A coach helps you stay motivated and committed to your financial goals.

Can we take FPU or financial coaching if we are not religious?

Yes! While FPU is based on biblical principles, the financial strategies and practical steps work for anyone, regardless of religious beliefs. The core principles—budgeting, saving, paying off debt, and building wealth—are universal truths that help couples achieve financial peace.



How long does financial coaching take to see results?

It depends on your situation, but many couples start seeing progress within the first few sessions. If you are taking FPU, you will complete the course in 9 weeks, and by the end, you will have a clear financial plan. If you collaborate with me one-on-one, we will set goals based on your timeline and adjust as you progress.

We are not sure if we can afford financial coaching. Is it worth the investment?

Think of financial coaching as an investment that pays for itself. By learning how to manage money wisely, you will save thousands of dollars over time by avoiding unnecessary debt, overspending, and poor financial decisions. Many couples find that coaching helps them gain control over their finances faster than if they tried to figure it out on their own.

Is financial coaching the same as marriage counseling?

No, financial coaching is not a substitute for relationship or marriage counseling. While coaching improves money-related communication and helps you work as a team, it does not address deep emotional or relational issues that require professional therapy. However, many couples find that improving their finances improves their overall relationship!

Is financial coaching just about cutting expenses and being frugal?

Not at all! Financial coaching is not about depriving yourself but about aligning your spending with what truly matters. The goal is not just to cut expenses and spend wisely but to save intentionally and build a life you love without financial stress. It is about freedom, not restriction.

Is a financial coach the same as a financial advisor or planner?

No, a financial coach differs from a financial advisor or planner. A financial coach helps you with the foundations of personal finance—budgeting, debt payoff strategies, saving, and aligning your money with your goals as a couple. On the other hand, a financial advisor or planner typically focuses on investments, retirement planning, and wealth management. Think of financial coaching as the step before working with a financial advisor—it helps you organize your finances so that when you're ready to invest and build wealth, you can do so confidently.



Can a financial coach manage our investments or make financial decisions for us?

No, a financial coach does not manage your investments, sell financial products, or make financial decisions on your behalf. Instead, a coach educates and empowers you to make the best money decisions for yourself. My goal as a coach is to provide guidance, accountability, and proven strategies to help you eliminate financial stress, develop better money habits, and build a strong financial future together as a couple. If you need specialized investment advice, tax planning, or estate planning, a financial advisor or certified financial planner (CFP) would be the right professional for those services.

Our Financial Coaching Program

Money is one of the top stressors in marriage, but it does not have to be. Building a strong financial foundation is key to a thriving relationship, whether you are newlyweds or have been married for years. At WeddingChaplain.com, we want to see your marriage succeed in every way - including financially. That is why we offer two exclusive coaching options to help couples navigate money confidently and peacefully.

Our Packages

Package One --Guided FPU+

Join a 9-week transformative journey through Dave Ramsey's Financial Peace University (FPU) - but you will not go through it alone. As your personal guide throughout the lessons, I will walk alongside you, offering expert insights, accountability, and encouragement while you learn the basic program.

Nine weeks of structured lessons on budgeting, saving, and debt elimination.
Personalized coaching sessions after each lesson
Access to resources and tools to ensure financial growth
A proven system to bring unity and clarity to your finances.

****Bonus **** Couples who complete the course will receive a free one-on-one strategy session (a \$250 value) to solidify their financial plan.

One-time fee of \$250

Package Two--FPU+ Coaching

For couples looking for ongoing support, this monthly subscription plan provides personalized financial coaching tailored to your unique situation. Best for Couples who need continuous guidance, accountability, and a customized action plan to achieve financial freedom together. This package requires a 6-month service agreement.

Customized financial strategies to fit your marriage and lifestyle
Private coaching sessions to discuss goals, budgeting, and debt reduction
Email support and check-ins for ongoing accountability
Resources and tools to help you stay on track
No more financial uncertainty! You will feel empowered to manage your money wisely with the proper guidance.

Starting at \$225 a month

You can request more information on our [contact page](#), or you can email Timothy directly at tim@weddingchaplain.com