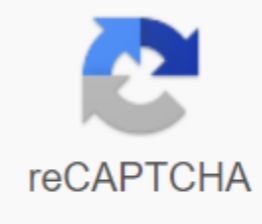




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## Family of origin worksheet

Families come in all shapes and sizes and we know sometimes, you need a little help. Get all the tips and advice you'll ever need or want to know right here about starting, raising and nurturing your clan. Style: Linda Pope; Photographer: Ken Gutmaker SEE MORE PHOTOS San Franciscans Tom and Tamara Mack love old houses. They especially like those who need work. So their goal when the house hunt five years ago was to find a fixer-upper they could make their own, Tamara says, and they don't have to live with someone else's remodel. When the couple found a house on a California prairie from 1914, that's exactly what they got. The kitchen especially needed help. Renovations from the 1950s left it with an inefficient floor plan that directed traffic at the back door through the staging area, and next to the refrigerator was a washer and dryer. Barbie-pink appliances, limited counter-top and peeling vinyl floors (which the couple's three young sons couldn't resist picking up) were other distractions. After making some quick cosmetic repairs, the couple lived with the kitchen for several years while they came up with what was best to change. They then invited a good friend and Tineke Triggs to help turn the space into a family-friendly room with a place for every thing and every activity. The new L-shaped layout has a sink, range and refrigerator along one wall with double ovens in the neighborhood. A generous island with a small sink and microwave divide prep and traffic areas. BEFORE the shredded floor plan, courtesy of the peninsula, directed traffic through the work zone. Worse, the washer and dryer occupied valuable storage space and a counter. AFTER the new L-shaped plan put the sink, range and refrigerator on one wall with enough space over the counter. Moving laundry into the mud made room for the banquet. Gutted the kitchen but kept the original imprint until the creation of an L-shaped floor plan put in a new island, custom cabinets, marble worktops, wooden floors and antique crystal pendant lights Installed new stainless steel appliances, and replaced the electric hob with gas range moved back door to create built-in space to eat; added new windows and reconfigured their location turned the old storage room into muddy mud; Closed the passage to the Skuša dining room they always knew they wanted white lockers. The custom models are topped with Carrara marble selected for its subtle look and colour - and, says Tamara, because it's cheaper than granite. Custom build-ups include a lazy Susan, a spice drawer, a knife drawer and a pull-out ballroom. Other drawers have assigned uses, from baking utensils and paper products to baby bottles and juice cups for boys to reach. To get a spacious eating area, Triggs moved the back door and carved out a banquet area table by the wall of the corner. This also allowed her to turn over the old storage room mud mud. In clinging to the age of the home, the Macks wanted to keep the kitchen separate from the formal dining room, so they closed the passageway that was added in the '50s. When we have guests, adults can have the dining room to themselves and all children can gather at the banquet, Tamara says. One positive thing Tamara learned living with the old schedule was how much she likes having a washer/dryer in the kitchen. So, in addition to the storage room for coats and boots, in the new mudslide there is a washer and dryer. I'm in the kitchen most days, she says, so now, while the boys are playing at the table, I can do laundry and fold clothes on the island. Our kitchen is our new family room. Click here to see the slideshow. This content is created and maintained by a third party and is imported to this page to help users order their e-mail addresses. You may be able to find more information about this and similar content at piano.io M.I.N.M: Sunday Night MeetingWho: Craig Forman, Co-Founder and CEO, myprimetime.comEmail: cforman@myprimetime.comPlayers: My Family - My Wife, Cecile; our seven-year-old son, Elliot; me too. Frequency: Every Sunday, no mistake, at 6:30 p.m. Why I never miss it: This 'encounter' brings us together and gives us motivation to attack the week. It's an anchor for all three. The biggest problem with living in a 24-hour economy is that it leaves so little time for, well, life. By the time you have fulfilled your obligations to your clients, colleagues and investors, there are not many hours left in the day for your family. That's why Craig Forman, 38, ceo of myprimetime.com, a

website that helps baby boomers make better use of their time, schedules a weekly meeting with his wife and young son. He wants to make sure his family's priorities don't get lost in the madness of Silicon Valley startup culture. Every Sunday at 6:30 p.m., the Forman family sits around the kitchen table at their home, in San Francisco's Haight-Ashbury neighborhood, to discuss details of the coming week. My week has neither beginning nor end, says Forman. I live a startup life: I travel a lot, and I carry a bunch of cell phones plus an internet pager. This family meeting allows us to gather and update each other on what's on tap for the week ahead. Time to run the Quality principle. We don't have as much time together as we'd like, so we make the time we have meaningful and productive. We start each meeting by digging into the issues we face that week. We're a bilingual family, and Elliot always went to a French-speaking school. When we moved all over the country and Elliot had to change schools, we wanted to make sure his French was up to snuff. Whether we should get him a teacher or not, that was the question we asked. our meetings. Best practice! It's a family business. Our family meetings are like my company's project update sessions. They're really important. Nothing — neither friends, phone calls nor TV — interrupts them. Talking Stick We take turns telling each other what's on our schedule for the coming week and what he's nagging us about. The meeting also provides an opportunity to teach Elliot about what I'm doing - which is important, since I spend so much time doing it. For example, when myprimetime.com was closing one of his investment rounds, I explained to Elliot during our meeting that money was being put into our account, but that since it was the weekend, we wouldn't see him until Monday. I used that time to teach my son how cash flow works. We have great conversations postgame, but the real point of these meetings is to influence how we spend our time. For example, Elliot likes skating in line. My wife and I realized how important this was to him when, in one of our family meetings, he just blurted out, "Why don't you finally learn how to do it?" So that's exactly what we did. With a budget planner, you can breeze through bill payments without breaking a sweat and gain control of your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become more aware of your income and spending, so you can be sure you're spending in a way that supports your financial goals instead of wondering where your money went at the end of the month. If you've never had a budget before - or haven't done it in a while - follow this guide. Here are the main steps to create a budget: Identify and calculate fixed costs. Track spending on variable costs. Build up your savings. Eliminate debt. First, learn the details of how to create a monthly budget that matches your net income, and then use this budget worksheet to start tracking your money. Fixed costs When it comes to budgets, there are two categories of costs: fixed and variable. Fixed costs do not change from month to month and are non-negotiable. This category includes absolute needs - such as housing, health insurance and transportation - and often make up the bulk of your budget. Don't miss: Tricks to put out your fear of budgeting housing The most important part of your monthly budget is the money you spend on housing. Whether it's the price of your rent or mortgage, housing is probably your biggest monthly expense. A Survey by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing annually, amounting to between \$1,417 and \$1,500 a month. If you own your home, you should also include the cost of property taxes when budgeting for housing costs. Health insurance Stay healthy free of charge, so you should health care costs in your budget planner. Health care costs include health insurance premiums if you're not covered by work - or if you increase coverage using private market insurance - as well as health care costs that aren't covered by insurance and any money you spend on co-pays and deductibles. How much you spend on healthcare depends on your age, whether you take prescription drugs and the cost of your insurance premiums. On average, those aged 65 to 74 spend the most - \$5,956 a year, or more than \$496 a month, according to the BLS. People aged 55 to 64 are not far behind, spending an average of \$4,958 a year, which is about \$413 per month. Learn how to manage your money: The first thing you should do with every transportation paycheck, unless you're among the lucky few who can cycle or walk wherever you need to go, budgeting for transportation is almost as essential as budgeting for housing. Depending on your living situation, transportation costs may include a monthly subway pass, car payments, fuel or vehicle rental costs. When creating a transport budget, keep in mind that some components of this category are considered fixed, such as car payments, while others vary, such as gas. Overall, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose the right bank account for you Variable costs As opposed to fixed costs, the variable components of your budget will change from month to month depending on your lifestyle. Some variable costs are absolutely necessary, such as food costs, while others count as discretionary spending, such as entertainment. Creating a budget will prevent you from oversuading discretionary costs so you have enough money for needs. Food and food No consumption monitoring device is complete without a category for food costs. Grocery accounting is a key part of the budgetary process and should include delivery and visits to restaurants. Don't forget those food costs that slide on you - like the latte you paid for in cash; they can work on a hesist amount of spending over a year. Gen Xers and early baby boomers spend the most on food on average, according to bls - probably because they have larger sizes of household families than millennials. People aged 35-54 spend more than \$8,000 a year on food, which averages \$667 a month. Find out: Insider Grocery Shopping Hacks That'll Save You Money Utilities Although some utilities - like your phone, internet and cable bill - are fixed, many switch from month to month depending on the season. Gas and electricity bills, for example, will fluctuate while turning over air conditioning in summer or Winter. Other utility costs to consider include water and garbage trash The BLS reported that utilities cost Americans an average of nearly \$4,000 a year or \$333 a month. Fun and other supplements Life on a budget doesn't mean you can't enjoy it, so include entertainment costs in your budget template so you can maintain balanced spending habits. Average U.S. entertainment expenditures are about \$2,700 each year, which is \$225 a month. Your discretionary costs may include movies, amusement parks, concerts, or other activities that you spend money solely on to enjoy. Other costs likely to go into your budget include personal care costs, such as hair care and clothing. On average, personal care clothing and supplies cost \$2,430 each year, just north of \$200 a month. While you may not spend the same amount each month, setting aside a personal care allowance ensures you will have the necessary funds when you go to make a purchase. You should also make room in your fitness budget, even if it's a discounted gym membership because staying healthy can save you money over time. Building savings and eliminating debt One of the biggest advantages of managing money is gaining overall financial health as you plan spending to comply with your financial goals. With this in mind, saving to make the future financially secure is essential for any budget. As far as retirement is going, start setting goals and saving as much money as you can. Online investment firm Fidelity, for example, advises that you have 10 times the annual income save by the time you hit retirement age - however, more than half of Americans will retire without money. The easiest way to put money off is to contribute \$401k or to an individual retirement account. In your monthly budget, you immediately take that money away from your monthly income so you don't think twice about spending that money. Consider automating your savings as part of your plan to build better money habits. Finally, you need a budget to reduce debt and possibly eliminate debt. The vast majority of Americans have mortgage credit, student debt, credit card debt or all three. Just as you do for saving in retirement, set aside a percentage of your income as soon as you get the salary you'll put on eliminating any debt you might have. This same strategy can help you create an emergency fund with your retirement savings that will act as a safety net if you encounter illness, job loss, or any other financial crisis. Next: Easier-to-use budget template template templates

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