

# MODULE 5: EXTENDED FAMILY & BLENDED FAMILIES

## Tools & Worksheets

### TOOL 1: STEP-CHILDREN FINANCIAL SUPPORT AGREEMENT

#### Step 1: List All Step-Children

1. Child's name: \_\_\_\_\_  
Age: \_\_\_\_\_  
Biological parent: \_\_\_\_\_
2. Child's name: \_\_\_\_\_  
Age: \_\_\_\_\_  
Biological parent: \_\_\_\_\_
3. Child's name: \_\_\_\_\_  
Age: \_\_\_\_\_  
Biological parent: \_\_\_\_\_
4. Child's name: \_\_\_\_\_  
Age: \_\_\_\_\_  
Biological parent: \_\_\_\_\_

#### Step 2: Current Financial Obligations

- Monthly child support amount: \$ \_\_\_\_\_
- Annual medical expenses: \$ \_\_\_\_\_
- Annual education costs: \$ \_\_\_\_\_
- Extracurricular activities: \$ \_\_\_\_\_
- Other expenses: \$ \_\_\_\_\_
- TOTAL ANNUAL STEP-CHILD EXPENSES: \$ \_\_\_\_\_

#### Step 3: Decision Matrix - What We Agree To Support

Check all that apply:

- Court-ordered child support (non-negotiable)
- Health insurance and medical expenses
- School tuition and fees
- College fund contributions
- Extracurricular activities (sports, music, etc.)
- Summer camps and special programs
- Clothing and personal items
- Technology (phones, computers)
- Driving lessons and car expenses

## TOOL 1: STEP-CHILDREN SUPPORT (CONTINUED)

### Step 4: Spending Limits and Approval Thresholds

Expenses under \$\_\_\_\_\_ do not require discussion \_\_\_\_\_

Expenses between \$\_\_\_\_\_ and \$\_\_\_\_\_ require discussion \_\_\_\_\_

Expenses over \$\_\_\_\_\_ require mutual agreement \_\_\_\_\_

### Step 5: Our Commitments to Each Other

Biological parent commits to:

- Discuss all major expenses before committing
- Honor my spouse's concerns about spending
- Not guilt-trip my spouse about supporting my children
- Communicate with ex-spouse about finances

Step-parent commits to:

- Support reasonable expenses for step-children
- Not resent my spouse's children
- Treat step-children fairly
- Communicate concerns respectfully

### Step 6: Review Schedule

We will review this agreement:

- Quarterly
- Annually
- When major changes occur

Next review date: \_\_\_\_\_

Biological parent signature: \_\_\_\_\_

Date: \_\_\_\_\_

Step-parent signature: \_\_\_\_\_

Date: \_\_\_\_\_

## TOOL 2: IN-LAW SUPPORT DECISION TOOL

Use this tool *BEFORE* committing to financial support for parents/in-laws

### Step 1: Assess the Situation

Parent(s) requesting help: \_\_\_\_\_

Amount requested: \$ \_\_\_\_\_

Duration: \_\_\_\_\_

Reason for need: \_\_\_\_\_

### Step 2: Legitimacy Check

Answer honestly (Yes/No):

\_\_\_ Is this a genuine emergency or crisis? \_\_\_\_\_

\_\_\_ Have they exhausted their own resources? \_\_\_\_\_

\_\_\_ Can they work but choose not to? \_\_\_\_\_

\_\_\_ Is this the result of ongoing mismanagement? \_\_\_\_\_

\_\_\_ Have we helped them before without repayment? \_\_\_\_\_

\_\_\_ Will this help solve the problem or just delay it? \_\_\_\_\_

\_\_\_ Are other family members helping? \_\_\_\_\_

### Step 3: Impact on Our Family

Our current monthly income: \$ \_\_\_\_\_

Our current monthly expenses: \$ \_\_\_\_\_

Our available margin: \$ \_\_\_\_\_

Our emergency fund balance: \$ \_\_\_\_\_

Can we afford this without:

- Going into debt ourselves?
- Stopping our retirement contributions?
- Depleting our emergency fund?
- Sacrificing our children's needs?

## TOOL 2: IN-LAW SUPPORT DECISION (CONTINUED)

### Step 4: Biblical Responsibility Check

First Timothy 5:8 - 'Provide for relatives'

But this doesn't mean unlimited or unwise support.

Are we honoring parents? (Yes)

Are we enabling irresponsibility? (No)

### Step 5: Our Decision

- We will provide support as requested
- We will provide partial support: \$ \_\_\_\_\_
- We will provide one-time help only
- We cannot provide support at this time

### Step 6: If We Help - Set Clear Terms

Amount: \$ \_\_\_\_\_

Duration: \_\_\_\_\_

Repayment expected: \_\_\_\_\_

Yes, repayment plan:

\_\_\_\_\_

No, this is a gift

Conditions/expectations:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Review date to reassess:

\_\_\_\_\_

### Step 7: Both Spouses Must Agree

Spouse 1 signature: \_\_\_\_\_

Date: \_\_\_\_\_

Spouse 2 signature: \_\_\_\_\_

Date: \_\_\_\_\_

## TOOL 3: EXTENDED FAMILY FINANCIAL BOUNDARIES

*Complete together and post where you can reference it*

### Our Extended Family Financial Policy

We define extended family as:

- Siblings
- Nieces/nephews
- Cousins
- Aunts/uncles
- Close friends
- Other: \_\_\_\_\_

### What We Will Do:

- Provide one-time emergency help up to \$\_\_\_\_\_
- Give only, never loan
- Require both spouses to agree before giving
- Offer practical help instead of money when possible
- Point them to resources (food banks, job services, etc.)

### What We Will NOT Do:

- Provide ongoing financial support
- Enable addiction or destructive behavior
- Sacrifice our family's security
- Go into debt to help others
- Help someone who refuses to work
- Give to the same person repeatedly

### How We Will Respond to Requests

When family asks for money, we will:

1. Never commit on the spot
2. Say: 'We need to discuss this together'
3. Use the In-Law Support Decision Tool (Tool 2)
4. Pray together before deciding
5. Both spouses must agree
6. Respond within \_\_\_\_\_ days

## TOOL 4: FAMILY BENEVOLENCE FUND

*Set aside money monthly to help family without financial stress*

### Step 1: Establish the Fund

Monthly contribution amount: \$ \_\_\_\_\_

Annual benevolence budget: \$ \_\_\_\_\_

Account name: \_\_\_\_\_

Starting date: \_\_\_\_\_

### Step 2: Usage Rules

- Both spouses must approve all distributions
- Maximum per person per year: \$ \_\_\_\_\_
- Only for genuine emergencies
- Give as gifts, not loans
- When fund is empty, no more giving until refilled

### Step 3: Tracking

Date	Recipient	Amount	Reason	Balance
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## TOOL 5: ENABLING VS. HELPING ASSESSMENT

*Use this to determine if you're helping or enabling*

### The Situation

Family member needing help: \_\_\_\_\_

Their request: \_\_\_\_\_

### Enabling Signs (Check all that apply)

- This is the 3rd+ time we've helped with the same problem
- They haven't changed behavior despite our help
- They blame others instead of taking responsibility
- They can work but choose not to
- They spend money on luxuries while asking us for basics
- We're protecting them from natural consequences
- Our help allows their dysfunction to continue
- We feel manipulated or guilty
- They haven't thanked us or shown accountability

Total enabling signs checked: \_\_\_\_\_

### Helping Signs (Check all that apply)

- This is a one-time crisis beyond their control
- They're taking responsibility and making changes
- They've exhausted their own resources first
- They're actively seeking work/solutions
- They have a specific plan to prevent this again
- Our help will solve the problem, not just delay it
- They're grateful and accountable
- We're helping them help themselves

Total helping signs checked: \_\_\_\_\_

## TOOL 5: ENABLING VS. HELPING (CONTINUED)

### Our Decision

If enabling signs > helping signs:

WE SHOULD NOT HELP. This is enabling.

If helping signs > enabling signs:

WE CAN HELP. This is genuine assistance.

### If We Decline to Help

We will say:

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Alternative help we can offer:

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### If We Choose to Help

Amount: \$ \_\_\_\_\_

Conditions: \_\_\_\_\_

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What we expect from them:

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This is:

- A gift (no repayment)
- A loan with repayment plan: \_\_\_\_\_

If the same situation arises again:

- We will not help a second time
- We will reassess using this tool

Both spouses signature: \_\_\_\_\_

Date: \_\_\_\_\_