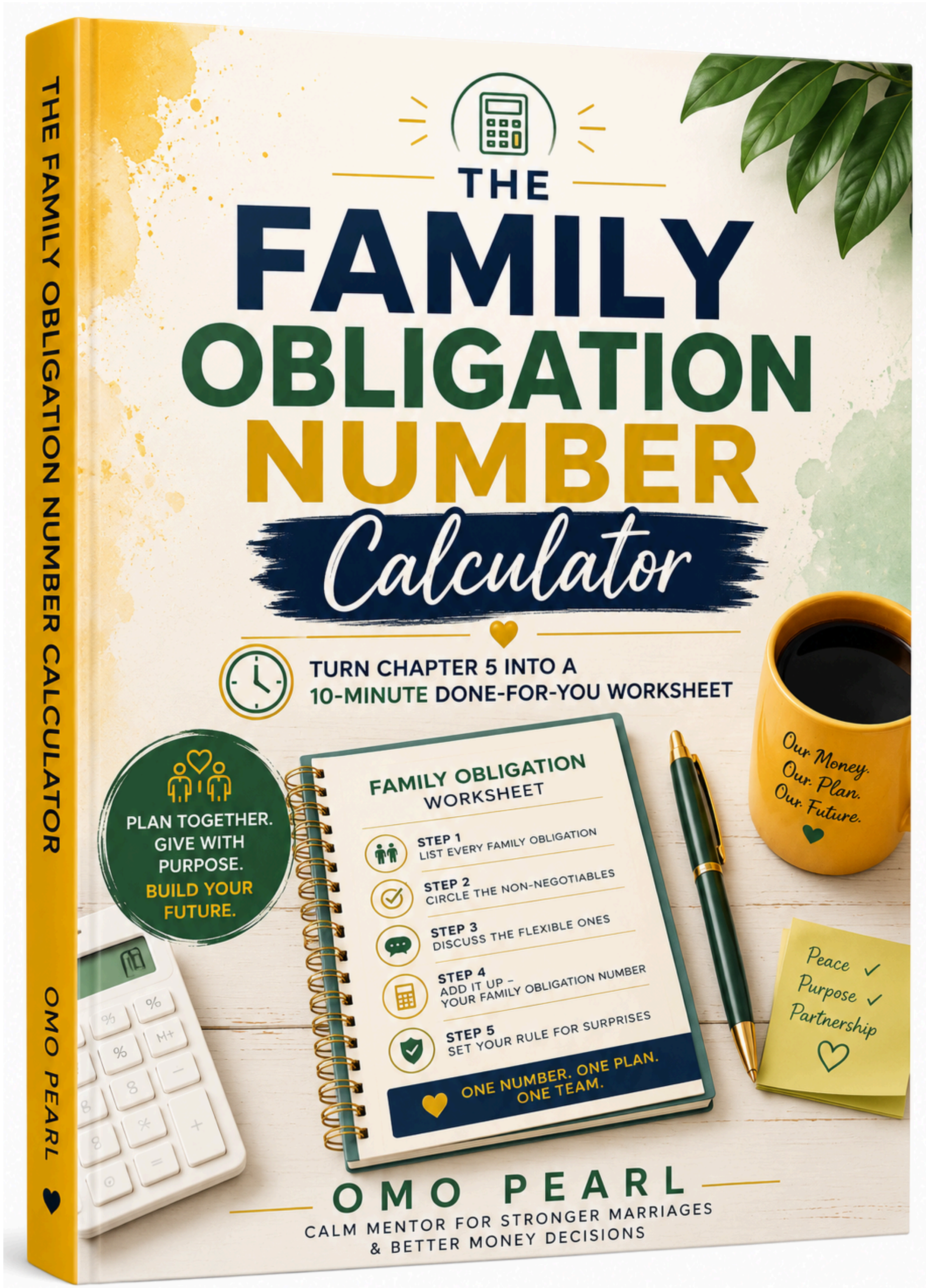
THE FAMILY OBLIGATION NUMBER CALCULATOR
OMO PEARL
THE
FAMILY
OBLIGATION
NUMBER
Calculator
TURN CHAPTER 5 INTO A
10-MINUTE DONE-FOR-YOU WORKSHEET
PLAN TOGETHER. GIVE WITH PURPOSE. BUILD YOUR FUTURE.
FAMILY OBLIGATION
WORKSHEET
STEP 1
LIST EVERY FAMILY OBLIGATION
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SET YOUR RULE FOR SURPRISES
ONE NUMBER. ONE PLAN. ONE TEAM.
Our Money. Our Plan. Our Future.
Peace ✓
Purpose ✓
Partnership
OMO PEARL
CALM MENTOR FOR STRONGER MARRIAGES
& BETTER MONEY DECISIONS

THE FAMILY OBLIGATION NUMBER CALCULATOR

Turn Chapter 5 Into a 10-Minute Done-For-You Worksheet

How to Use This Calculator

This is the hands-on version of what you learned in Chapter 5. Grab a pen, sit down with your spouse, and work through this together from start to finish, it takes about ten to fifteen minutes. By the end, you'll have one clear number: your Family Obligation Number. No more guessing. No more surprises.

Fill it in together. Out loud. Don't do this separately and compare later the conversation while filling it in is part of what makes this work.

STEP 1: LIST EVERY FAMILY OBLIGATION

Each of you, take a few minutes and list every family financial obligation you currently give, or feel you should be giving. Write freely, nothing is too small or too big to list here.

Partner A's List:

Who it's for	What it's for	Amount	How often

Partner B's List:

Who it's for	What it's for	Amount	How often

Now combine both lists into one shared list below. If something appears on both lists, only count it once.

Combined Family Obligation List:

Who it's for	What it's for	Amount	How often	Monthly equivalent

(Tip: if something is quarterly or yearly — like a burial contribution or a festive-season gift — divide it by the number of months to get its monthly equivalent, so it fits properly into your budget instead of ambushing you later.)

STEP 2: CIRCLE THE NON-NEGOTIABLES

Go back through your Combined List above. Circle every item that both of you agree is non-negotiable, things you both agree must be paid, no matter what. A parent's upkeep. A medical need. A sibling's school fees you've already committed to.

Write your Non-Negotiables here:

Who it's for	Monthly Amount

Total Non-Negotiables: ₦ _______ / $ _______ / £ _______

STEP 3: DISCUSS THE FLEXIBLE ONES

Now look at everything left on your Combined List that wasn't circled. These are important, but open for honest discussion.

For each one, talk it through using your Chapter 4 scripts if things get tense. Ask each other:

- Does this still need to be a monthly commitment, or could it be occasional?
- Is there room to reduce this amount without damaging the relationship it supports?
- Is this something we both feel good about, or is one of us just going along with it?

Write your agreed Flexible Obligations here:

Who it's for	Agreed amount	Monthly

Total Flexible Obligations: ₦ _______ / $ _______ / £ _______

STEP 4: ADD IT UP — YOUR FAMILY OBLIGATION NUMBER

Non-Negotiables Total: ₦ _______

+ Flexible Obligations Total: ₦ _______

= YOUR FAMILY OBLIGATION NUMBER: ₦ _______

This is the number you'll carry into Chapter 6's budget as Bucket 2. Write it somewhere you'll both remember this is no longer a mystery expense. It's a planned, agreed line item, just like rent.

STEP 5: SET YOUR RULE FOR SURPRISES

Life doesn't stay inside a spreadsheet. Something will come up outside this plan: a sudden illness, a wedding invitation, an unexpected request. Agree now, while you're both calm, on how you'll handle it.

Complete this sentence together:

"If a family request comes up outside our plan and it's above ₦ _______ / $

_______ / £ _______, we agree to _______________________________ before responding."

(Example: "...we agree to discuss it together within 24 hours before responding.")

Write your rule here:

____

____

____

A QUICK GUT-CHECK BEFORE YOU CLOSE THIS WORKSHEET

Look at your Family Obligation Number one more time, together. Ask each other honestly:

- Does this number feel sustainable, month after month?
- Does it leave enough room for our own future, based on what we learned in Chapter 6?
- Do we both feel genuinely at peace with this number not just tolerating it?

If the answer to any of these is no, that's not a failure. That's useful information. Go back to Step 3 and revisit the flexible items together, with honesty, not guilt.

Keep This Number Alive

Bring this completed worksheet to every Money Date. Revisit it every few months, especially if your income changes or a new obligation comes up. Your Family Obligation Number isn't set in stone forever; it's a living agreement between the two of you, one you get to update together, on purpose, instead of letting it drift in silence.