

USU Assistant Professor to Speak at Uplift Families Conference | CEHS

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

"In every single thing that we buy, we take into consideration, 'How do I feel about this purchase?'" said Dr. Lucy Delgadillo, an associate professor in the Family, Consumer, and Human Development department.

But too often, when professionals talk about family finance, it's a matter of numbers. "We concentrate too much on what I call the external finances. We forget about the internal finances, the relational aspect."

That's the part she will focus on during the Uplift Families Parenting Conference, an initiative of Utah First Lady Jeanette Herbert. The event takes place Saturday, September 19, 2015 at 5:30 p.m. at Thanksgiving Point in Lehi, Utah.

When two halves of a couple come together, Delgadillo said, they each have their own internal monologues about money. They are very seldom on the same point on the spending spectrum. What one may see as frugal behavior, the other may see as cheap. It's good for each partner to understand both their own money attitudes and their partner's, and to bring each into a conversation.

"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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