

Welcome everyone. Welcome to Proven Ways to Achieve Financial Harmony with Your Partner. I am Rachel Moheban-Wachtel, LCSW-R is a multilingual licensed individual and couple's psychotherapist who has a private practice in New York City for two decades. She specializes in relationship issues and provides in-person and virtual counseling. She is certified in Critical Incident Management and has also worked over 12 years as an Employee Assistance Counselor and Trainer for Magellan assisting and counseling employees and managers with relationship issues. For more information visit [www.RelationshipSuite.com](http://www.RelationshipSuite.com).

Objectives. in this webinar you will focus on how to resolve money conflicts with your partner. You will learn how to broach the topic of money with action oriented strategies. We also talk about resolving money conflicts with your partner. This webinar on Proven Ways to Achieve Financial Harmony with Your Partner is going to teach you how to: Identify your specific money type.

Depolarize opposing spending patterns. Effectively communicate about money. Employ proven communication strategies to resolve financial conflicts with your partner. Approaching the emotionally-charged topic of money is an uphill battle if you cannot see yourself financially secure. so now we will open this webinar and I want to start with a visualization. I invite you to just open your eyes to the possibility of you and your partner resolving your financial conflicts together as a couple. I invite you to close your eyes and just take a deep breath in and out. Imagine that you and your partner are sitting down for an honest and respectful conversation about money. You are allowing yourself to be open to each other's feelings and experiences with money. Prejudgment fades as you discover what money symbolizes to your partner. Doesn't represent power? Control? Security? Or love? Take in the revelation with an open mind that opens the way to resolving your money problems. Now take another deep breath in and let it out. And imagine that your resentment lifts off you like a weight as you talk about your financial issues and you begin to shift this powerful dynamic towards communicating openly and the dialogue about solutions and compromise.

Now take another deep breath in and out. And envision you and your partner in a state of relaxation. You are ready to negotiate. To reveal how your parents handle their finances. And what it meant to you growing up. And how you dealt with money in your past relationship. Another deep breath in and let it out. And imagine that you are both being honest with your feelings. You speak about your spending habits. Are they contributing to your finances and your relationship? You promised to work together as a team. How are you going to spend money? How are you going to save money? A commitment to share your financial goals with each other is established. You are working together to resolve the money problems that span between you and your partner. I just want you to take a minute to enjoy this moment and slowly just open your eyes. Just visualizing resolving money problems with your partner has a relaxing effect, doesn't it? Now that you have envisioned you and your partner in financial saying, let's learn how polarization and money types can stand in the way of reaching that same financial harmony in your everyday life. Over years of clinical practice I've seen the premises of movies and love songs confirmed. Opposites attract! Introverts attract extroverts. Gregarious people pick homebodies and so on. This attraction of diametrically opposed personality types also applies to money. Whether consciously or unconsciously, tight wads Mary spendthrifts. And so on. In her book Money Harmony, Olivia Mellon explains that when partners do not come from opposite ends of the spectrum, polarizations eventually form. For example, two Spenders will fight each other for the Super Spender role until one begins to hoard. This is inevitable in most cases. It's rare to see a couple with two happy spenders. It's not impossible but it is rare. Over time, these polarizations can become more rigid and a source of conflict for many couples. Each partner attacks the other. The spender who admires the budgeting and financial planning skills now says she or he is. The hoarder in turn turns to the carefree style of spending. Spontaneous and generous behavior is now irresponsible and selfish. By becoming more aware of the polarizations in your

relationship, you can depolarize and communicate about money more effectively. Money Types. In the case of finances, polarizations present themselves in money types. You can discover you are one money type with your partner and another with your children, your parents, or even at work. Consider how your spending patterns present themselves and fluctuate in different environments as you identify your own money type(s). In Money Harmony, Mellon describes five major money types: Hoarder. Spender. Money Monk. Avoider. Amasser.

As the Hoarder, you enjoy holding on to your money. It may be difficult to spend money on luxury items or immediate pleasures for yourself and your loved ones. As the Spender, you love to use money to buy whatever brings you pleasure. You have a hard time saving, budgeting and delaying instant gratification for long-term financial goals. And as the Money Monk, you may try to avoid having too much money. You would feel guilty if a large amount of money came your way unexpectedly. As the Avoider, you tend to avoid performing various tasks of everyday money management. You may feel anxious or incompetent about dealing with money. And then as the Amasser, you are likely to be overly concerned with keeping large amounts of money at your disposal to spend, save, and invest. This preoccupation may have a negative effect on your ability to enjoy your life.

Does one or more of these money types sound similar to your spending habits? With some newfound self awareness about your money type, you are now ready to learn some strategies that will actually help you resolve money conflicts with your partner. I'm going to focus on the most common polarization, the Hoarder and the Spender types during this webinar .

Money Rule #1 for Couples Don't conform yourself to your partner's money type. Conforming to a money type that is not an extension of your personal spending habits will not resolve your financial conflict. It will cement your frustration and increase the likelihood that you will refer to old destructive spending habits. If you are in a relationship with diametrically opposed money types, loosen the severity of your spending patterns. If you are a Hoarder, despite the

temptation to cling to every penny did not mean shopping if you are a Spender , just up to save money periodically and create a roadmap for prosperity.

Communication Strategies. Olivia Mellon says once you identify your money types and patterns you want to use -- use these three simple communication strategies to resolve the money problems and polarizations that are causing conflict in your relationship. 1. Admit what you like, and perhaps envy, about your partner's money type and spending habits. Be open with your partner as you reveal this to him or her. 2. Decide one thing about your partner's money type you would like to emulate. If you do not want to admit this aloud, write it down and share it with your partner. 3. Choose one of the following assignments or create an assignment new action, attitude or behavior that will move you closer to your partner's style of spending.

Assignments. An assignment for Spenders: Deposit money into your savings account once a week or once a month. Decide on the amount of money that feels right to you and stick with that decision. You can also eliminate one impulsive purchase or shopping trip every week or month, which will free up money for your savings account. An assignment for Hoarders: Once a week or once a month, purchase a small item for yourself or a loved one that you wouldn't ordinarily allow yourself to buy. And then you want to write down a list of these assignments and tell your partner about them. To the first assignment in the next week or within a month. Every assignment has a payoff.

Money Rule #2 for Couples. Two things that will sabotage your effort is trying several assignments at the same time and expecting too much from your efforts too soon. That leads to my next rule for couples. Resolve your financial conflict step by step. It may take several attempts and even a combination of assignments for you and your partner to achieve financial harmony. Trying every assignment at once is the quickest way to become exhausted with the otherwise simple process of resolving financial conflict. Having unrealistic expectations can reawaken tensions between you and your partner. And then potentially bring back

counterproductive spending habits. Allow an interval of time between each assignment, so you can experience and track the benefits of your actions. You will find the assignment that meets your needs and your efforts will blossom into the ultimate reward of resolve financial conflict. Here again I want to review the strategies to help you resolve money conflicts with your partner. The first is you want to admit what you like and what you envy about your partner's money type and spending habits. Be open with your partner as you reveal this. Then you want to decide one thing about your partner's money type that you would like to emulate and you want to copy that. And if you don't want to do it allowed you can write it down and share it with your partner. And the 3rd and final strategy that will bring you closer to resolving money problems with your partner is choosing one of the following assignments or creating an assignment. A new action, attitude or behavior that will move you to your partner's style of spending. These strategies, they are not abstract theories. Couples use them every day to successfully resolve their financial conflicts. So I want to consider the case of an actual couple from my clinical practice. This couple had a lot of money issues. All the names have been changed to protect confidentiality. I want to talk to you about this clinical case with my couple Amy and Dan. Amy and Dan, they are a couple in their mid-30s. They have been married for 16 years. They met in college and fell in love. Dan is an extreme order and he came from a wealthy family who lost everything because of his father's poor business decisions and subsequent bankruptcy. He overcame this dramatic event by becoming a corporate executive whose earning increased every year. But Dan was not going to turn out like his father. He clung to his money because he was so afraid of losing it like his father. Amy was the spender in the relationship. She came from a working-class family. She gave up her job as a schoolteacher to stay home and raise the couple's two children. When they enter treatment with me, Dan complain bitterly that Amy had shopaholic tendencies and they would send the family to the poorhouse. Amy argued that he was a cheapskate

who won't even buy his kids the clothing they need to fit in with their friends at school. Her resentment towards him grew. She cried. All he cared about was his money. Would you believe you didn't even give me a gift for 16th wedding anniversary? And equally upset Dan said can you imagine she bought a bag for \$1500? Money represented security to Dan. Money symbolized love to Amy. Every time Dan save money he felt safe. But Amy felt deprived. Every time Amy spent money, she felt fulfilled but Dan felt anxious. So by identifying their respective money types, and appreciating and talking and taking on aspects of their partner's polarization patterns, Amy and Dan took the first step towards resolving their financial differences. Through the course of working with me, Dan began to realize the limitations of his excessive hoarding. And Amy recognize the rebellious aspects of her spending patterns. Dan finally admitted that he admired Amy's ability to give herself and her loved ones gifts. Amy acknowledged that she admired Dan's ability to set financial priorities to ensure the couple's financial security. They began to have weekly meetings about the budget. When Dan and Amy admitted it out loud, what they secretly admired about the other's money type they took on important steps towards depolarization. But why do couples do this -- why don't couples do this more? Dan feared that admitting the likability of Amy's ability to spend money would give her license to spend money irresponsibly. Amy feared if she told Dan she admired his ability to set financial priorities and delay personal gratification she would give him more leverage to control the money. In actuality when they stopped attacking each other and complemented each other's strengths, Amy felt safe enough to admit that she would like to learn more self discipline. And Dan was able to admit that he would like to reduce his obsession with hoarding money. With more self-awareness, of the money types Dan and Amy were able to work themselves out of their polarization. Dan and Amy and couples like you can make money-related discussions a little easier with this next rule.

Money Rule #3 For Couples. Discuss your money history and philosophy together.

Your financial conflict and your opposing money types are a result of themes and mores learned from your family, religion and culture. If you and your partner want to resolve financial conflict, you must first understand your respective relationships with money. Have a conversation about money, completely apart from the financial conflict at hand. You want to discuss what your family taught you about money. Did a job loss teach you that Monday money is a dwindling resort quest conversely did a child of affluence teach you money would always be an abundance? You want to get down to the essentials. You want to compare your credit scores without judgment and develop a long-range plan to achieve your collective financial goals. Remember, do not allow your current money problems to creep into this discussion. This moment of discovery should be a time for you to get closer to understanding your partner's money type and closer to your collective financial goals. Whatever the combination of money types that comprise your relationship, you will benefit from identifying the attitudes and behaviors that you would like to change and the best way of making these changes.

Exercise From Money Harmony. And this is a wonderful exercise for you to practice. First you want to identify: Which money type(s) is controlling you or is out of balance in some way? Which traits of your money type(s) create tension in your relationship? Which traits seem to be the most rigid and chronic? In general, do you want to change your behavior, underlying attitudes towards money, or both? What counterproductive spending habits or money philosophies do you want to confront with these assignments, which oppose your instincts about money? What kinds of rewards provide the most positive reinforcement for breaking old dysfunctional behaviors? What is the best way for you to monitor your reactions to new behaviors and to track your progress? Doesn't work best to write down your reactions? Record them? Or to just close your eyes and visualize how you feel when you practice these new actions or try on new attitudes? Would drawing pictures about your reactions be useful to you? As you become more aware

of your money type over time, you can start to make adjustments. Some are subtle and some more dramatic. Your money type becomes a blend of styles that suit you and is free of extreme in balance. -- imbalance.

And Olivia Mellon recommends a structured time to talk about money and when you are not under stress. Com. Not when children are around. Not when it is tax time or when you are making important money decisions. Using structured communication is not a set formula. It is a guide light. Select one or two areas of money polarizing conflicts you want to resolve with your partner. If you cannot agree on the same topic, choose your favorite and decide which one to do forced. Or you could switch off as you have more money conversations. Conversations about money can become emotionally charged. And they can drift off topic. Before you open your discussion, you want to agree on ground rules. Order of topics will ensure the important points are covered. So you want to stick with structure and an agenda. And a general order to consider is listed here. Warming up with positive Warm-ups. I like this about you. I like how generous you are. I like how on top of our finances you are. Always start with positive. And then you want to share old emotional wounds and resentments. Something that is a trigger for you. Verifying your partner's feelings with The Mirroring Technique before reacting . That is whatever your partner says you want to say it back so they know you are present and listening to them. Negotiating a change in your respective money types. Sharing positive cool-downs to commend you and your partner's efforts. Financial security needs to be an ongoing discussion. Close every discussion with an agreement on what you will take up for your next conversation about money. And you want to set a time and schedule that next conversation. If your discussions involve action items, make it a point to reward yourselves for these changes and monitor the impact on your finances and relationship. Structured money talks create safe boundaries within which you and your partner can confront and resolve money conflicts. If they feel artificial to have an agenda and a structured conversation during your money talk, realize



structured money conversations are better than free formed discussions that end up in a loose fire argument.

Money Rule #4 for Couples. Have weekly money dates. Money problems don't appear overnight. Discuss your budget regularly as a team to avoid the possibilities of errant spending, unpaid bills, and empty savings and retirement accounts. Make your money date fun. Order take out. Play soft music to lighten the mood and always start with the positive warm-up. Say something nice to your partner for the positive warm-up. After you finish the money date. Step back for a minute and realize that money is a man made concept Your money problems are about other issues such as power, lack of communication, insecurity and experience which manifests in your relationship creating the money problems. I cannot stress that enough. Again, it is not about the money but what does the money represent? Do you remember the joy you felt in your piggy bank group? Why don't you and your partner collect a joint piggy bank? Little projects. Building trust and that results in tangible accomplishments. It may seem like a very trivial enterprise. But it is significant because it fosters invaluable teamwork. So you want to discover ways to approach the topic of money in your relationship. And now that you are aware of your spending patterns, you can become more committed to and confident about pursuing a life of financial security as a couple.

Review of the Five Major Money Types . We want to go over the Hoarder . The person who enjoys holding onto money and it may be difficult to spend money on luxury items for yourself rather than your loved ones. The Spender is when you love to use your money to buy whatever brings you pleasure. You have a very hard time saving and budgeting for long-term goals. Then we have the Money Monk. This is when you may try to avoid having too much money. You feel guilty if a large amount of money came your way unexpectedly. We have the Avoider. You tend to avoid performing various tasks of everyday money management. You may feel anxious or incompetent about dealing with the money. And lastly we have the Amasser. This is when you're likely to be overly concerned with keeping large

amounts of money at your disposal to spend, save, and invest. This preoccupation may have a negative effect on your ability to enjoy your life. So I want you to now think about which major money type you are. Again it could be more than one. Consider the Following. Which money type(s) are you? Please write responses to the following questions. Start with which money type or types you are. Does your money type(s) cause you difficulty in life, either as an individual or partner in your relationship? Name one or two things about your relationship to money that you would like to change? (Your changes don't have to be actions or behaviors. They can be feelings or attitudes about money as well.) Now I will move onto another exercise.

Your Money History by: Olivia Mellon .What messages did you get from your family, friends, religion, and culture that affect your relationship with money? I want you to get very introspective as you think about these questions and your answers. How do your family history and peers influence your current relationship with money? What belief system, established in your childhood, still influences your relationship with money today? What positive influences concerning your relationship with money would you like to preserve ?What changes about your relationship with money would you like to make in your present life so that it is less affected by the past?

The Money Dialogue Exercise. Let's start by imagining that money is a person with whom you are having a relationship. Imagine having a conversation with Money about how your relationship is going. For example if you are a Spender, money may say he throws me around and doesn't treat me with respect. If you are Hoarder you may say she holds onto me so tight that I may choke to death. Now create a dialogue with Money by talking to it directly. These are five steps that you want to follow for preparing not only the dialogue, but also an internal commentary on it. 1. Have a conversation with Money about how the relationship is going. Go at your own pace and try to record the conversation. Let yourself be surprised with what emerges. If any picture of what money looks

like comes into your head you may want to draw a picture to describe details or images of how money looks to you.<sup>2</sup> In your mind, have your mother or a strong maternal figure comment on the dialogue you've just written. As if she had just finished reading it. This commentary should be quite brief. Just a few sentences or a short paragraph that most.<sup>3</sup> Have your father comment on the dialogue. Or a father figure you have in your life. Sometimes fathers or mothers have no comment at all and responded with silence. Of course this is also significant. If you can imagine what your father or father figure would be thinking after reading your money dollar log, have him say it.<sup>4</sup> Have other powerful influences from the past comment on your money dialogue. For example if you are divorced, your ex-husband or former partner may have something to say. Your grandmother or grandfather, teacher, best friend, anyone who influences your relationship with money.<sup>5</sup> Have a higher power or your inner voice of wisdom comment on the dialogue you have just written. A money dialogue will give you an in-depth picture of how your relationship with money is really going, what are the points of conflicts involved and what are the strengths and weaknesses? It will give you a better handle on the influences from your past that affect your financial decisions in the present. The voice of a higher power will help you see what direction you need to move in and steps you need to take or some attitude you can adopt to resolve towards a more harmonious relationship with money. Here again, I just want to go over our rules for couples for proven ways to achieve financial harmony with your partner. The first rule for couples was don't conform yourself to your partner's money type. Conforming to a money type is not an extension of your personal spending habits and it's not going to resolve your financial conflict. It will cement frustration and increase the likelihood that you will refer back to old destructive spending habits. If you are in a relationship with diametrically opposed money types you want to loosen the severity of your spending patterns. If you are Hoarder, fight the inclination to cling to every penny. And do not avoid shopping if you are a

Spender instead learn to save money periodically. Or create a roadmap for prosperity. The second rule is resolve your financial conflict step-by-step. It may take several attempts and even a combination of assignments for you and your partner to achieve financial harmony. Try every assignment at once but that's the quick its way to become exhausted with the otherwise simple process of resolving financial conflict. Having unrealistic expectation can bring tension between you and your partner and potentially counterproductive spending habits. You want to allow an interval of time between each assignment so you can experience and tracked the benefits of your action. You will also find the assignment or assignments that meet your needs and your efforts will blossom into the ultimate reward of resolve financial conflict. The third rule for couple is discussed your money history and philosophy together. Your financial conflict and your opposing money types are a result of things you've learned from your family, religion, and culture. So if you and your partner want to resolve financial conflict you must first understand your respective relationships with money. Have a conversation about money. Completely apart from your financial conflict at hand. Discuss what your family taught you about money. Did a job loss teach you money is a dwindling resource? Conversely did a childhood of affluence teach you money would be in abundance? Get down to the essentials. Compared your credit scores without judgment and develop a long-range plan to achieve your collective financial goals. Remember, do not allow your current money problems to creep into this discussion. This moment of discovery should be a time for you to get closer to understanding her partner's money type and closer to your collective financial goals. And the last will for couples is have weekly money dates. Money problems rarely appear overnight. Discuss your budget regularly as a team to avoid the possibilities of Erin spending, unpaid bills and empty savings and retirement accounts. Make your money date fun. Order takeout. Play soft music to lighten the mood. Always start with a positive warm-up. After the money date reward yourselves with an embrace

knowing you accomplish your budget as a team. And pretty soon your money dates will be an event that you look forward to. So now you have all of this powerful information. And you have the powerful strategies of identifying your specific money types, depolarizing opposing spending patterns, effectively communicating about money with your partner, and employing proven communication strategies to resolve financial conflicts with your partner. I want you to set aside the time to practice. I see you being fully successful. Practice makes you more and more successful and leads to your success. And I hope that I see you in your happiest relationship when it comes to dealing with money with your partner. Melanie, I'm going to turn this back over to you so we can talk about Magellan and the employee assistance program.

Thank you so much Rachel. This is such an important topic. What's great about this information you shared, Rachel is money issues and relationships are one of the main reasons we get calls at the EAP . It is an important topic and your EAP can assist you with managing money. We learn about budgeting but to talk to the crux about your relationship with money and how it affects our relationships with other people is a welcomed topic. I think you for sharing your expertise, Rachel . Rachel will be -- and we will have time for Rachel Moheban-Wachtel to answer questions today . If you have specific questions, please call in on the line. It would not be appropriate to answer every specific personal question here. We want you to get the best advice possible. So just to let you know that. I want you to reach out. You can go on your website to get your toll-free number for your company. If you don't know what that number is please reach out to your human resources department and ask for that information. You can reach us 24 hours a day seven days a week. And when you reach out to us that information is confidential. We do not let your employer know you called in or anything like that without your permission. This is free. No cost-benefit. It's available to you or your other members and dependents. We all have struggles in life and the EAP can help . I remind you to reach out. I will turn it back over to Rachel

Moheban-Wachtel . She will give you a little more information and answer questions if time allows.

Thank you, Melanie. I wanted to let everybody know. Here is the information. We are in New York City.

The Relationship Suite is in New York City We are Magellan EAP Providers We are located at 352 7th Avenue, (29th Street) New York, NY 10001. You can do in person sessions with us. We are on seventh Avenue. Easy access to all transportation. We specialize in individual and couple marital counseling. We do premarital counseling, divorce counseling, substance abuse counseling with couples, blended family counseling and we work with people who suffer from anxiety disorders. We are open six days a week. Monday through Saturday from morning to late evening. And we honor confidentiality. That is very important. And we don't like to just sit and listen. We love to give feedback to our clients. We are invested in their growth and helping them to have healthier relationships and better lives. Anybody who is in New York and wants to use their EAP for whatever reason, always come and visit us .

I'll now turn the webinar over for Q&A time. I encourage questions and answers.

Stuck

One person said all these money types seem bad. Are there any good money types?

It is not to judge them or have them the bad but it is to understand your relationship with money. So that you can start to work with your partner on as I mentioned doing any type of action or assignment or changing any kind of attitude that could make you feel more in sync with your partner. It's not about judging what type of money type you are. It's understanding and introspective about your individual relationship with money and how it affects your relationship.

We have a few more questions asking a similar question. What if you have a partner who is and avoid her in the sense they avoid talking about it or would be unwilling to do any of the exercises you are recommending?

That is a tough one. Because you need to have somebody who is on board and maybe you can try and make it fun. Sometimes our partners will avoid certain things because maybe they feel judged. Or maybe they feel we are being too confrontational. So I think it is also the delivery. And I think it is also letting them know that if we do this together we can get great results together. And if your partner is still unavailable or avoiding, it's about you changing your way with money. You can only work on you and how you change your way with money and hopefully that will set a tone in the relationship. And if that doesn't work you can always call your EAP and you can always come in with your partner.

How do you get around the argument that one money type is better than the other?

There is no better. And there is no worse. It is just this is my relationship to money. The more you process with your partner on why your money type is a certain way and you get into the history of it, I think then you can start to make the adjustments. Changing the attitudes. But I think as you get deeper about why we are the way we are, it sort of shifts the conversation. Hopefully outside of judgment into more of a productive conversation. And by the way I want to say this about this and the other question, and this answer, sometimes we can't communicate with our partners. That is about other issues. So you want to sort of tackle communication and see where the issues are and then it becomes easier to talk about money . It makes it less judgmental if that makes sense.

Thank you so much, Rachel. Also can you describe the differences between the Hoarder and the Amasser? They seem sort of similar to me. What are the differences between the two?

I think the Hoarder is for somebody who is very, very careful with their money. I'm going to come here to my notes and the Amasser is more overly concerned with keeping large amounts of money. So they have more of a preoccupation on having a negative affect on their ability to enjoy life. So it's different because maybe the Hoarder does not have that preoccupation. And if you go back and listen to

the definitions more it can also give you more clarity.

And this question, what is your stand on couples having separate accounts? Is that healthy or unhealthy?

I have couples in my practice who have separate accounts. As long as they are both okay with it it's okay. We are not here to say that is okay or not . It works well for that couple and that's the most important thing. Again I have couples in my practice that do that and have no issues with that.

Someone else's asking a similar question. And talking about splitting the bills.

It seems that would be very similar as if you were both okay with the separate accounts and splitting bills. Okay.

What about if there's not enough money to cover expenses? How does that affect the conversation?

That is about getting together and discussing where the money is going and doing some very good budgeting. That's a financial issue as well that you want to tackle. So that is something where it's another issue. That's not about couples arguing about the money issues. It's more about a financial peace that they want to look at and see where the money is going and why they don't have it.

And I want to remind people you may have financial benefits to your EAP . So I encourage you to check that out and see if that is available. Rachel, we are running out of time. We are at the end of our time together today. I want to thank Rachel Moheban-Wachtel again for sharing her expertise on this much-needed topic. This is a tough topic to deal with. People often struggle with money relationships. It was normal to have that happen. You gave some good techniques to use. We appreciate having you here today, Rachel.

Thank you so much Melanie . I love representing Magellan and we love being your EAP provider here in New York City.

Thank you so much.

If everybody could please fill out the overall satisfaction survey with the webinar. Very satisfied, satisfied, dissatisfied, or very dissatisfied. Click



the radio button and we will tally those votes. There is a certificate of completion available for download. This is the end of our presentation today. Thank you so much for attending. Have a great rest of your day. [ Event Concluded ]