

## Tips for Talking About Finances

By Whitney Stager, MS, LMFT

Most people think that in order to have a great relationship, you have to agree on everything - or almost everything. However, in-depth research by family therapist Dr. John Gottman shows that the majority of happy couples have the same number and type of disagreements as those couples who divorce. Dr. Gottman's research also shows that most of these disagreements are never resolved for either happy couples or divorced couples! He found that the difference between the couples is not the amount of disagreements nor the topic of disagreement, but rather how the couples handle these disagreements. Specifically, Dr. Gottman's research reveals that the absence of agreed-upon skills to deal with a disagreement is a predictor of divorce.

What does all this research have to do with finances? Plenty. Fighting about finances is now on the top of the list for reasons of divorce. In addition, tougher economic times are increasing stress and tension as couples become more concerned about their family's future. It is normal to have disagreements with your spouse, and it is normal to have disagreements about finances. And it's great to know that skills can be learned and steps can be taken to decide how to "disagree" in your marriage.

The following include general tips for managing financial discussions - or any topic of disagreement.

*Step 1: Identify what you are upset about and discuss only that issue.*

Agree ahead of time with your partner that you will stick to one topic at a time. For example, if you are concerned about making the next mortgage payment, don't start off the conversation by telling your spouse they spent too much money on Christmas presents. Take time to describe the situation (paying the mortgage) without blame.

*Step 2: You and your spouse are a team.*

Instead of approaching the discussion with an accusatory tone, use "I" statements: "I get scared when I think we might not be able to pay for next month's mortgage." This promotes understanding by helping your partner know how you feel. Then, brainstorm ideas and decide together how to save for the next mortgage payment.

*Step 3: Recognize that you have different spending habits and different strengths.*

You cannot change your spouse nor can they change you. Work with each other's strengths and take the task that suits you best -- balancing the checkbook, paying the bills, doing the shopping, planning the budget, etc. If you agree ahead of time who is responsible for what, it may lead to less problems.

*Step 4: Stay calm.*

If you can't stay calm, consider giving yourself a time-out (really!). Take several deep breaths and count backwards from 10. Remind yourself of the previous three steps. If you still cannot talk without fighting, agree to come back to the discussion at a later time.

God calls us to be wise stewards of our money and resources. Invite God into the situation to

help guide your words and actions. Ask your spouse to pray with you regarding your money situation. Seek budget counseling or meet with a financial planner to help get you on track. Finally, remember that the relationship with your spouse is always, always more important than money.

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*P.O. Box 1676, Appleton, WI 54912 (920) 720-8920*

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