

Money and Relationships

By Sharman G. Lawson

Money and relationships can be very complicated. In a relationship, without proper communication it can cause major problems. Everyone goes into the relationship with some similar expectations and some different. It's the differences that need the most attention. It does not matter how old you are or how long you have been with your partner, it is important to talk, touch base, and continuously evaluate your thoughts, beliefs, and behaviors regarding money.

One thing I know for sure, if two people that live under one roof are walking in two different directions regarding their financial vision, there will be chaos. Unfortunately, chaos causes confusion and many other unpleasant emotions. You say, your spouse won't listen and doesn't want to talk about money. That is a very valid argument. My question to you would be: when is the last time you tried talking about money, and how did you approach the subject?

Approaching the topic in a non-threatening way is a start. You might just want to say, "Honey, where do you want to be financially in ten years?" That question may allow you to have an open dialog and you never know where it will end.

Here are some suggestions to help you set up an opportunity to start talking about money.

1. The financial results you are looking to achieve, start living them in front of your partner. If you are still thinking, behaving, and spending the same way, why should he change?
2. If your partner will not save, you start saving with or without them.
3. If you are concerned about having enough for retirement. Come up with a plan, and present the plan to him or her. It may start an unexpected dialog. If they do not want to save for retirement, you start saving for retirement yourself.
4. Start living with the end in mind. Whatever your financial goals are, live out the steps to get you there yourself. You might be surprised, in time, your partner may follow.

Yes, money and relationships can be complicated. However, like anything else in life, with a plan, time, and open communication, money and relationships can be a beautiful "united" union.

Sharman G. Lawson is the author of the e-book 12 Steps to Eliminate Debt Forever! Sharman is a personal finance coach, relationship coach, and small business development consultant that have appeared on television, radio and in print media. Visit Sharman G. Lawson's website at www.freedomconceptsusa.com.