

# Navigating Finances as a Couple Takes Savvy

All of us have attitudes about money. Most of us have acquired our views of money from our parents. But our culture, the media and our close friends and family members can also influence us as to how we handle finances. A death or divorce can also cause fear, debt, mistrust, uncertainty or other financial challenges that may affect marriage—if you don't deal with those issues up front.

If one of you is a person who spends a lot and needs the latest brand-name fashions, wants to eat out a lot or loves to shop while the other wants to save every penny, there is bound to be conflict. To avoid this, couples should make it a point to discuss their financial purchases regularly and deal with them wisely.

## Financial Priorities

Understanding each other's money priorities and views can defuse many disagreements. But that's only half the battle. Self-discipline and restraint are also critical components.

Together you need to come to a mutual agreement on how much you will spend and save, what sacrifices you will make and what priorities you will establish. And when kids—and all their financial obligations—are involved, it can get pretty complicated!

God ordained that we should be good stewards and manage our resources well. He wants us to acquire money honestly (Prov. 13:11), invest it carefully (Matt. 25:16, Luke 14:28), spend it wisely (John 12) and share it joyfully (Ps. 15:5, Acts 5). Couples that will find ways to do this wisely will thrive in this area.

## Ghostly Money Matters

For many second-marriage couples, the exes can often be a minefield and the cause of financial difficulties, such as alimony and child support payments. Many couples we've counseled have come into their second marriage with debt from the prior marriage(s), or with huge financial obligations from them. They may also have ongoing financial frustrations with their ex, especially those who repeatedly took them to court to get more alimony or child support. Whatever the case may be, challenges such as these can cause stress, so you must figure out how to manage them together.

Others may find that their mate has poor money management skills or unhealthy money attitudes that need to be addressed. If one of you has insufficient income to pay the bills, refuses to balance the checkbook regularly, has a get-rich-quick attitude or is unwilling to work hard to make ends meet—these are signs of unhealthy financial thinking.

Other poor financial habits are borrowing beyond your means or making purchases on credit while paying only the minimum payment on a revolving credit account. These are warning signs of poor stewardship, and it's best to work through these problems early. An irresponsible financial attitude will certainly haunt you and hurt your relationship.

### **Money Talk**

Though finances are not always easy to discuss, start early and be open and honest as you make your financial life a successful one. And remember that your attitude about money is what's important, not the amount you have. And most importantly, if you need help dealing with financial issues, get it.

Talk through money issues and strategically work together to find wise solutions to the challenges you may encounter. Philippians 4:6-7 will help you along the way: "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving present your requests to God."

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**Susan G. Mathis** is the former editorial director at Focus on the Family and founding editor of the company's Thriving Family magazine. She has experience in consulting, mentoring and speaking, and is a best-selling author.

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## The Power of Kind Words

Kind words can do so many things. They can affirm, show appreciation, praise, support, give feedback, paint word pictures, brainstorm, share details of an event, write love notes and love our mate and his or her children. These are only a few ways to create intimate communication.

But every one of these takes a conscious choice to communicate with kindness. Even when you're in the midst of a stressful

situation—or angry as a hornet—you can still maintain the right heart attitude as you convey information, discuss difficult topics and even vent.

In whatever situation you are in, you can show your respect, support and love by consciously choosing your words and speaking them with a kind and loving attitude. Yes, it takes diligence and restraint, but if you choose to be careful about what you say and how you say it, you can succeed, even in the toughest situation.

### **Caring for the Other**

Kind communication is other-centered and honest. Using “I” statements instead of the accusatory “You” statements is a simple way to communicate well.

Instead of saying, “You never clean the counter,” you can say, “I feel unappreciated when I have to always clean the kitchen counter.” It’s a simple twist with a big reward. The listener feels empathy for you, instead of feeling accused by you.

For both Dale and I, this type of communication takes a conscious effort since we didn’t learn it as we grew up. We have to choose to be careful about what we say, and we try to avoid saying things that will hurt the other.

Though there are times when one of says something that irritates the other, we try to assess if we really need to address it or whether we need to let it go. Our motto is: “If we can’t say something nice, just don’t say it!”

### **Listening to the Other**

Intentionally listening to someone shows you love and care about him or her. It takes concentration, acceptance, empathy and choosing to care enough to hear what’s behind the words. When you hear your future mate’s heart, understand his or her message, and accept each other with all his or her shortcomings, you create a place of safety, a place to build and mature as individuals and as a couple.

Many of us have never really learned to listen well. We've learned to be selective listeners—sifting information, ignoring details, and allowing ourselves to be distracted by everything around us.

In today's media-driven world, we are often living on information overload. We have concerns at work, at home, with the kids, with friends, in our community, in our nation and around the world. That breeds distraction, and we have to proactively be careful not to allow the cares of the world to break down our relationships; we have to choose to listen carefully to those we love.

To listen well, you have to be considerate of the other person's need to communicate with you. That means you have to choose to shut out the distractions around you and engage with that person with your whole being—your eyes, ears and heart. You need to give them your undivided attention. Sometimes just shutting off the music or muting the television shows interest and respect for the other and contributes to good communication. Other times, it might take going for a walk together or a drive to get away from the distractions of home.

Dale and I still struggle with this. We might be in separate rooms or even on separate floors, but we somehow think the other will magically tune in to what the other is saying. Over time, we've begun to recognize times when we're best suited to talk and share, and the times when we're not.

We've learned that when we are driving in traffic, it's hard for us to concentrate on a deep discussion. Dale also knows that when I'm in my writing mode and on the computer, it's hard for me to listen well or try to have a discussion. We laugh about it. We try to do better. But the reality is that we're still working on improving our listening skills and changing our tendency to try to communicate when the other is busy or distracted.

Your objective is to find the right time to talk and then find out what he or she is really trying to say. It helps if once you've heard the person, you then verify what he or she actually said is really what you heard.

You have to be continually intentional to be good, kind communicators and listeners, because good communication takes a lifetime. So never stop working at it; that's what matters.

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