How to Avoid Sinking Your Family's Financial Future

A new year has started. The holidays are over. The tree is down, and the boxes and shredded wrapping paper are in the trash. But for many families this year, there will be regular reminders of those gift-giving memories—bills.

With the average household racking up tens of thousands of dollars in family debt throughout the year, it's no wonder that financial stresses tend to climb in marriages during the early part of the new year.

The following advice is only recommended if you want to sink your family's financial future:

1. Ignore your current obligations and keep adding on. Do not draw a line in the sand that says "we stop borrowing now." Let go and give in. "If we already owe so much, what's a little more?"

2. Don't tackle any of your debt. Don't even pick one single piece of debt to pay down. Better to ignore those debts altogether. Just wait for a rich relative or a lottery ticket to save the day.

3. Always use credit. It's easy to owe money. So combine the "path of least resistance" with "instant gratification" and viola! New car, home theater, kitchen remodel, or furniture set—here we come!

4. Be on a totally different page from your spouse financially. If you're not on the same page, who cares? It's just money, right? Who wants to waste time in a marriage working on a budget? There are other more fun things to do in a marriage than talk about money matters.

5. Go it alone and never look for outside help. What do financial advisers possibly have to offer? And what business is it of theirs anyway? Besides, your situation is so unique, right?

The reality is that growing debt and financial pressures are a leading cause of divorce in this country. Recognize that your marriage and family are worth fighting for, even if it means fighting your financial issues together.

I hope you'll be inspired to tackle these financial pressures together in your marriage. If you're feeling the pinch of some of your past financial decisions, look at each listed step above and do the opposite.

What other ways do you find helpful to righting your financial ship together?

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