

Money Arguments

Money and how it is spent is one of the main reasons couples argue. However, you can reduce the fighting by communicating more effectively, being flexible and working together to create a budget that is acceptable to both of you. Experts recommend that you:

- › Talk about finances regularly. Pick times when neither person is upset for a better chance of resolving issues.
- › Keep a list of your financial priorities. Have your partner do the same.
- › Listen to your partner's viewpoint, even if you do not agree. We all have opinions; remember that opinions are not wrong.
- › Consult a professional. This could be a financial consultant or a therapist who specializes in couples therapy. Outside input can be valuable.
- › Keep your faith in your relationship. Money issues do not make you incompatible as a couple; you simply need to find the flexibility necessary for agreement.

Develop Good Financial Habits

When a couple has differing viewpoints on money matters, developing financial habits that both parties agree upon can help smooth out the difficulties.

- › Create a budget. List your debts and assets, track your daily spending for a month and consider any upcoming expenses you may have to allot for. The goal is to be able to live a lifestyle that agrees with your wants and needs while still saving a portion of your income. Consult a financial professional for assistance.
- › Together, decide on financial goals and write them down. Include big-ticket items to purchase (a home or car), items to save for (college tuition, retirement, vacation) and the type of lifestyle you want to lead.
- › Make a savings plan. A certified financial planner can offer tailored insight based on your situation.
- › Live within your means. Don't spend what you don't have; this will only increase your financial stress.
- › If you are in financial trouble, both of you will need to drastically change your financial habits. Consult a financial professional to discuss the best way to get back on track.



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