

Momentum

Relationship money management



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Talking about money

- ✓ If there's a financial problem, acknowledge it and get feelings into the open without interruption or criticism.
- ✓ Discuss only the identified financial problem. Keep extraneous disagreements and other concerns out of it.
- ✓ Both opinions should be considered, so seek compromises. Devise an action plan to which you can both agree.
- ✓ Having set joint financial goals, vow to track your spending and stick to your budget so you can make measurable progress.

Achieving financial harmony with your partner

For many couples, money isn't typically a topic of conversation while they're dating and planning their future. However, as daily life together unfolds, couples may find they have very different ideas about managing money.

- Research clearly shows that money conflicts can damage relationship satisfaction.
- It's important to have open and honest communication about issues like financial goals, spending and budgets, savings, debts, investments and retirement.
- Set regular times to discuss your current financial status as a couple. Try to talk in a relaxed setting at a time when you're not already tired and stressed.
- Vow not to criticize or assign blame if you've gotten off track with money.
- Brainstorm all possible actions you might take jointly to strengthen your finances.
- If solutions seem elusive, consult with an impartial financial coach.

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Mind Your Mental Health

Sometimes, financial difficulties and other complex life stressors can lead people to self-medicate with alcohol or drugs. Take action if you or someone you care about face such a struggle.

- If you suspect that someone close to you is misusing substances, [review these four tips](#) on how to mindfully speak with the person and encourage substance misuse treatment.
- If you discover that another person is intoxicated, [learn what to do](#) to help keep the person safe, and when to arrange for a medical evaluation if the condition is worsening.
- If you're wondering whether you have a problem with alcohol or drugs, [use this checklist](#) to evaluate whether your own behavior and pattern of substance use have changed—indicating a problem.

Working on Wellness

Discussing sensitive topics with your partner can be challenging, but avoiding them only causes more problems.

- Don't ambush your partner with pent-up complaints and anger. Instead, first acknowledge that although the topic may be touchy, you want to work together to arrive at a mutually acceptable compromise.
- Listen carefully to your partner's perspective, try to understand, and be respectful—even during disagreements.

Daily Diligence

You can strengthen and deepen your partner relationship by keeping communication open and interactive.

- Each day, ask your partner questions about their activities and challenges. Offer encouragement and admiration for their efforts.
- Listen actively by following the "two ears, one mouth" maxim of listening more than talking. When your partner shares important information, paraphrase back what he/she has said to show your understanding.

Additional resource: Forbes.com.

Money and relationships

69%

Sixty-nine percent of adults in committed relationships have avoided bringing up the topic of money to prevent an argument.

Source: Citi Double Cash "It Takes Two" survey.



Webinar—Please join us online Wednesday, April 10 for Proven Ways to Achieve Financial Harmony with Your Partner. Register [here](#).