

7 Tips to Prevent Financial Arguments



From EnjoyBeingMarried.com

Use what it would cost you to live on your own—not a 50/50 split—as your fair share of the expenses of living together.

This way, anything less is a financial bonus. Anything more is a contribution to the wellbeing of the most important person in your life.



Never Expect to Fund Exactly Half of Anything.

If he cannot sleep at night without 6 months' income in the bank, then your relationship depends on finding a way to build and maintain this nest egg together.

Do not make the mistake of cajoling him into spending money on something non-essential or risky when it is not there.



Know Your Partner's Boundaries.

If you would rather live on ketchup and crackers for a month than let your health insurance lapse, be sure your partner knows this.

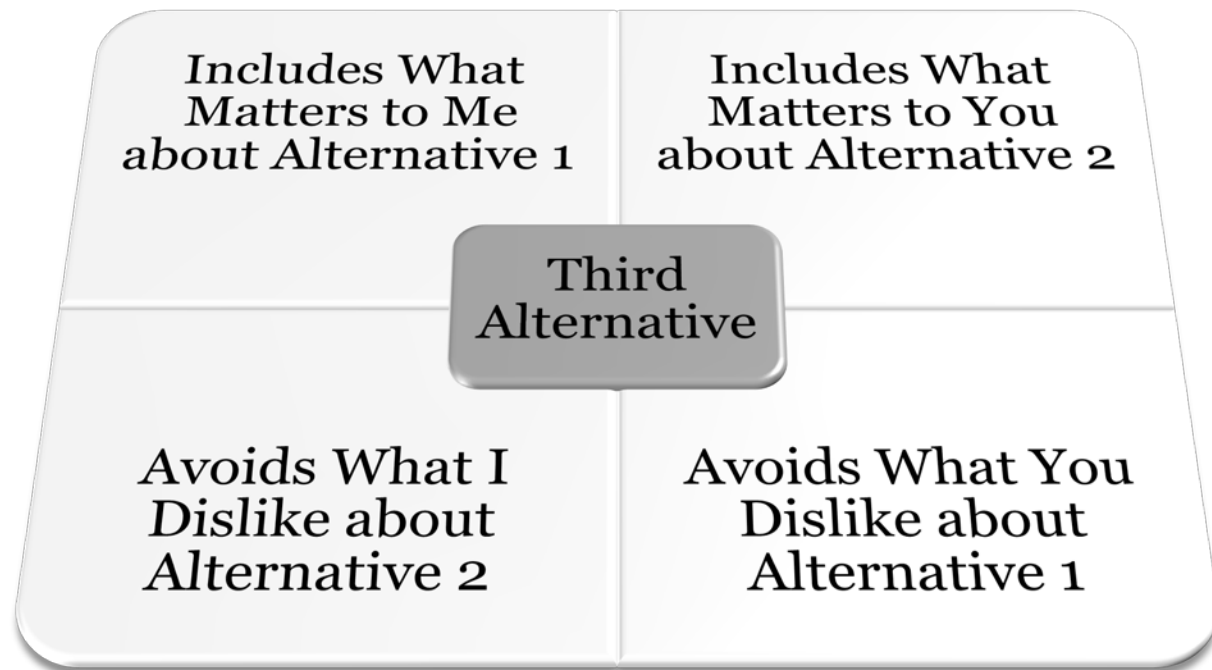
If she has different priorities, you might even consider keeping her insured for your own peace of mind. Worry and resentment can kill a relationship.



Know Your Boundaries.

Once you recognize there are never just two options—what you and your partner would like to do with the money—you never have to fight about finances.

Instead, you figure out what each of you hopes to gain from your option and write the specs for a third alternative you will both really like. This puts you on the same side of the fence, working together.



Never Limit Yourselves to Two Options.

If one of you enjoys bigger financial risks, create a safety net under them for the other. Set aside money only the less risk-tolerant of you can touch, and only if a risk sets you back further than that partner can bear.



Set Aside Funds to Cover the Difference in Your Risk Tolerance.

Whatever crazy thing your partner has done, you are not dealing with your archrival. But your brain wants to survive, and it will flood with adrenaline whenever you feel threatened.

Remember this person loves you. Calm yourself before discussing money. Marriage researcher John Gottman showed harsh startups to difficult conversations predict divorce—the biggest financial argument of any marriage.



Do Not Discuss Money While Upset.

Even if you pool your incomes or one of you currently has no income, set aside some amount of money for each of you. Do not ask each other to account for this money. Use it to remind yourself your marriage or life partnership is a blessing, not a shackle.



Give Yourself Some Autonomy Money.

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