

Dollars and Sense

Money, in and of itself, has no power however, within marriages money can become a weapon of power, an ever present struggle between husband and wife.

- Who pays the bills?
- Who makes the money?
- Who gets to decide how money is spent?
- How do you make the “big” financial decisions?
- Do you have secret purchases?
- Do you stash money away without your spouse knowing?

All of these little things can add up to a big headache and heartache over finances. It doesn't have to be that way.

Couples can learn to work together financially. They CAN learn to be debt free, they CAN learn to discuss money, they CAN learn to be transparent about their expenditures, they CAN learn to have a plan for their money so that they are not always having to have money for their plans.

What you know about money, how you respond and react to money starts with your family growing up.

1. As a child, I would describe our finances as:

2. The messages that I received about money were:

3. My parents did/did not (circle one) talk about money. If they did talk about money in front of us kids they said things like:

As you became a young adult you had your own views on money.

4. Before getting married, I viewed my finances as:

5. I expected that once we got married our finances would be:

6. Early in our marriage, our financial situation was:

7. Our plan for saving and spending was:

8. Once kids came along we decided to handle financial responsibility by doing the following:

9. If you chose to have a parent stay home with the kids, describe how that changed the dynamic between the two of you in regard to finances.

As you have matured in your marriage certain things may have changed (jobs, kids growing up/leaving the home, finances, homes, savings, retirement) and these all affect how the two of you continue to relate to your money.

10. Our biggest successes with money have been:

11. Our challenges with money have been:

12. Our current financial situation is:

13. When I look to the future and think about our financial situation, I:

14. Being financially secure means:

15. I wish that we could _____ in
regard to money.

*Money cannot buy peace of mind. It cannot heal ruptured relationships, or
build meaning into a life that has none.
~Richard M. DeVos*