



credit^{.org}

and **COUPLES**
MONEY

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We are a nonprofit organization founded in 1974.

We offer personal financial education and assistance with money, credit, and debt management through educational programs and confidential counseling.



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Couples & Money

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Introduction

Over and over, research studies indicate that money is a source of conflict for couples. One study showed that more than three-quarters of young couples divorcing before age 30 reported financial problems as the primary cause of their divorce. Another study found one-third of married couples cited money as their #1 issue.

Level of income, however, is usually not a significant variable. Although a major indicator of family strength is having enough income to provide basic necessities, over and above that, the amount of income a couple has is not usually a significant indicator of marital satisfaction.

The reality is that for many couples, money in and of itself is not the issue. In her book *Canadian Families Past and Present*, Emily Nett suggests that “Couples who fight about money argue more often about how it is to be spent, than about how much they have.” It is the set of symbols that money represents the values, expectations and personal meaning attached to money that is often the true root of the argument.

Unfortunately, many couples never figure this out. Arguments keep arising about the same issues. Feelings get hurt, anger builds, and hope dissipates. What lies behind these conflicts? There are many inter-related pieces of this puzzle.



Planning Styles

ONE PIECE OF THE PUZZLE IS DIFFERENT STYLES OF FINANCIAL PLANNING

Morphostatic planners. These folks are oriented to the present. They buy what they want now and don't wait for a sale or even evaluate whether particular purchase is necessary. Morphostatic planners have inflexible standards—they simply want the best. They also tend to be fairly conventional in their buying and planning, operating by a set of rules.

Morphogenic planners. These people are flexible, wanting as many people as possible involved in the purchasing process. A morphogenic person usually considers all of the possible consequences involved in a particular decision and takes considerable time to reach a conclusion.

What happens when these different types marry? It isn't hard to imagine some of the fights that could develop around financial issues.



Bob: What do you mean you bought a new smartphone!

Mary: You know I've wanted a new one for a while! I saw this one at the store, it had every feature I wanted, and so I bought it.

Bob: But it's not in our budget-and we didn't even talk about it first! You're always buying on impulse!



Mary: Well! If I waited for you to make a decision, there would be a whole new technology developed before we got around to purchasing a new sound system!

And on it would go from there. Bob and Mary probably have a lot of fights about when and how to spend money, and unfortunately, their conflicts are not likely to get resolved.

Values and Expectations

But planning styles aren't all that is different for this couple. Another piece of the puzzle involves the values and expectations we hold. These are often even stronger sources of conflict than planning styles. In fact, our planning styles are often an outgrowth of the values we hold.

Our values are the standards that we hold—some conscious, others less so. Unfortunately, when you don't know what values you hold, it is difficult, even impossible, to talk to others about them.

Knowing about our values, however, does not necessarily mean that we share them with our mates. In his text, *Human Intimacy*, Cox says that most couples today pay almost no attention to each other's financial values and history. It's not very romantic to talk about your credit history or what you think about debt.

Most people assume that the person they love thinks exactly the same way they do about money, and has the same financial goals. Values are deeply rooted in our history and experience of life. From birth, we begin to learn what is important from our families. The acquisition of values continues on through the schools, groups and teams we belong to, friendship and relationships we are part of. Sometimes others are aware of what they are teaching us. Often they are not.

The media also plays a big role in development of values. Television shows, movies and the advertisements that support these mediums all try to influence us to their advantage.

When it comes to values about money, some people learn the value of thrift. These people take great pride in saving money. Others learn to value extravagance or luxury. One may have learned the value of saving for a rainy day while another learned to live for today.



Differences in Values Make for Conflict

Consider George and Patty purchasing a new car:

George: Our car is getting so old. I saw an ad for a new, really hot model! It's got everything—nice lines, good pick up...

Patty: What's wrong with our car! It's only three years old. It meets my needs!

George: It's getting old—it's rusty. And it hasn't got all the perks of this new model.



Patty: Cars aren't toys George! You have a car to get you from A to B. Our car does this quite well! We haven't saved enough money for a new car!

George: We don't need money—we can lease it! It's great! Look, here's a brochure! Look at this baby!

Patty: Speaking of baby—how are we going to get the kids and all their stuff into that car. It barely has a back seat—let alone any cargo space. Grow up and face reality, George!

George: There you go again, acting all high and mighty. You never listen to my ideas!



Well! What do you think happened in the long run? Did George go out and lease the car on his own? Did they cool down and look at the real issues?

During their discussion, George and Patty revealed many of their values about money. George believes: your car is an extension of your identity/personality; new is better than old; leasing or renting is acceptable.

Patty, on the other hand, sees a car as being utilitarian in purpose; believes you save in order to purchase; and possibly that owning is better than renting or leasing. These are pretty drastic value differences. However, if George and Patty can clearly outline these values, the more specific the better, they can at least begin to negotiate. If they aren't clear about the differences, they will just continue having the same arguments.

Think of your last family discussion about money. How did it go? Perhaps you haven't had one in years—it's too touchy! Next time you start talking about money, look at the values behind what's being said. That's the place to start.

Clarify the values you hold as individuals—and the ones you hold together. What values do you agree on? How much freedom is there for differences? What does money symbolize for you? Security, love, power, status, esteem, success, self respect, competence, intelligence, acceptance and lifestyle are some of the more common symbols. Explore how values and symbols create conflict for you as a couple or family.

How To Talk About Money

FIND A NEUTRAL TIME

Don't wait until your spouse has charged up a storm on the credit card or another hot financial issue arises to broach the subject.

The goal is to have a calm relaxed discussion when there's no particular money issue at hand.

SHARE YOUR FEELINGS

Volunteer your own feelings about a financial issue and it may encourage your partner to do the same. If your relationship is your first priority you'll both have to be willing to negotiate. Share your feelings, experiences, and hopes about money.

KNOW WHERE YOU STAND

Be honest with yourself about how you feel. If you've always been independent, for example, it may be hard for you to be taken care of financially. If you have more assets than your partner, you may feel fear about risking your hard earned money, or resentment if his or her spending habits are not good. You have to be honest with yourself about these feelings in order to be honest with your partner.

BRING IN A THIRD PARTY

If you can't seem to talk about finances, seek out a counselor to help you sort through your financial issues. This could be a financial counselor or a therapist or marriage counselor.



Track Your Spending

Knowing where your money is going is the first key to financial security, and keeping a budget, which includes tracking your spending, is the only way to really know where your money is going.

Where to begin when creating a budget

There are two things everyone needs to know before they begin to budget:

1. How much they earn
2. How much they spend

Most people can tell you to the penny what they earn in a month. Our paychecks tend to look the same week after week.

However, very few can say with any certainty what they spend. In order to create a budget, one must do the work necessary to have a thorough knowledge of their spending habits. Without a solid understanding of what one spends, no budget can hope to be accurate enough to be useful. We believe many budgets fail because not enough effort is put into tracking one's spending as part of the budgeting process.

You'll find budgeting sheets on the next few pages that will help you add up your living expenses and see where you stand. You'll need that information to make adjustments to your spending that will allow you to stay within your income.

We recommend that you track all of your spending for at least 90 days. You will be great the first 30 days, start to slack off the next month and then back to your old ways the third month. It takes some work, but it's a good habit to get into and its easier as you do it more and more. There are a variety of methods you can use to track your spending:

- Use the forms provided in this book
- Carry a small notebook
- Keep your receipts in a separate envelope for each day
- Use software like Microsoft® Money or Quicken® (chances are you already own one of these applications if you own a personal computer)

Use whatever method works for you; the main objective is to track where your money is going. But remember, tracking will only work if you include every single expense. Every time you drop 75¢ in a vending machine, you have to make note of it.

Here's a guarantee: if you track your spending faithfully, there will be some surprises. You'll learn that you are spending money in ways you never realized. Once you are armed with this information, you can construct a new, more effective budget.

Daily Tracking Sheet

Date	Mortgage/ Rent	Property Taxes	Insurance	HOA	Gas/ Electric	Cell Phone	Water/ Sewer/ Trash	Groceries	Car Payment	2nd Car Payment
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
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23										
24										
25										
26										
27										
28										
29										
30										
31										
Total										

Daily Tracking Sheet

Date	DMV Registration	Gas/ Oil	Auto Insurance	Day Care	Child Support	Taxes	Medical	Cable / Internet	Emergency Savings	Misc
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
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25										
26										
27										
28										
29										
30										
31										
Total										

TRACKING SHEET FOR MONTHLY EXPENSES

Use this sheet to summarize your monthly expenses. Make copies of this page as needed.

Net Income		Income	Income	Income	Income	
	Net Income	Per Week:				
Housing	Monthly Expense	Budget	Week 1	Week 2	Week 3	Week 4
	Mortgage/Rent					
	2nd Mortgage					
	Property Taxes/12					
	Homeowner's Insurance					
	Gas & Electric					
	Water/Sewer/Garbage					
	HOA Dues					
	Internet					
	Phone					
Food	Food: Dining Out					
	Groceries					
Insurance	Insurance					
Medical	Medical					
Auto	Car Payment					
	2nd Car Payment					
	Auto Insurance					
	DMV Registration/12					
	Gas/Oil					
	Repairs					
Family	Childcare					
	Alimony					
Taxes	Taxes					
Personal	Miscellaneous (Cable TV)					
	Personal (Cosmetics, clothes)					
	Entertainment					
	Gifts/Contributions					
Savings	Savings					
Totals	Total Expense					
	Total Income					
	Total Surplus					
	Total Deficit					

Creating Your Budget

Three things you need to know before creating a budget:

Your budget should be developed based on three things: your income, your expenses, and your goals.

To begin, establish your current financial situation by looking at your monthly budget. Two pieces of information are essential when preparing a budget: what you earn and what you spend. We're constantly amazed at how many consumers have no idea what they spend every month.

1. Add up your monthly income (all sources)
2. List your expenses
3. Establish the gap

If you have a negative cash flow, then it's time to cut back.

Use this chart to track all of your sources of income:

Monthly Income	Gross	Net
Source:		
Job		
Spouse's Job		
Part-Time Job		
Rental, Room & Board Received		
Commissions, Bonuses		
Tax Refund (annual amt divided by 12)		
Investment Income		
Government Benefits		
Unemployment Insurance		
Child Support/Alimony		
Support from Family/Friends		
Personal Loans Collected		
Garage/Yard Sales		
Other		
Total Monthly Income:		

Setting Goals

The purpose of creating a budget in the first place.

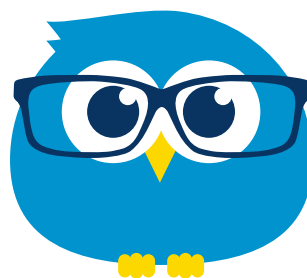
An essential part of achieving financial freedom is setting clear goals and employing some intelligent joint planning. You need to know what your financial goal is, and in what time period you hope to achieve your goal. It's suggested that the whole family be a part of it to make it successful!

A short-term goal should be accomplished within one year. Say you plan to take a vacation that will cost \$1200 next year. You'll need to save \$100 per month to reach that goal in time.

A mid-range goal takes between 2 and 5 years to accomplish. Saving for a car might be a good mid range goal.

Long-term goals take over 5 years to achieve. Saving for retirement, college, or to purchase a home are common long-term goals.

Financial Goals	Target Date	Total Needed	Current Savings	Additional savings needed	# of pay periods until target date	Savings needed per pay period	Savings needed per month
Example: A new car	36 months	\$20,650	\$6,250	\$14,400	72	\$200	\$400
Short-Term Goals							
Mid-Range Goals							
Long-Term Goals							
Total:							



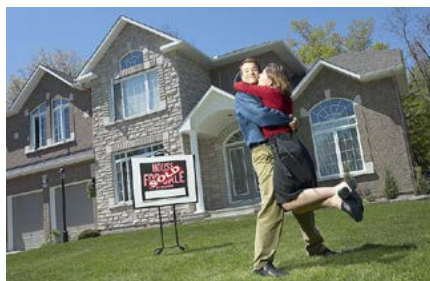
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People who put goals in writing are significantly more likely to achieve them.

Our Financial Goals

Take a few minutes to write down your financial goals. They don't need to be absolute; write down what you'd like to do and then you can decide which goals are the most important to both of you.



MONTHLY BUDGET

Now that you're more familiar with your income, expenses and goals, it's time to propose a monthly budget:

Necessary Expenses	Current	Proposed
Housing Rent/Mortgage		
2nd Mortgage		
Property Taxes		
Insurance		
HOA Dues		
Gas/Electricity		
Water/Sewer/Trash		
Cell phone		
Food Groceries		
Dining Out		
At work/school		
Insurance Life		
Health/Dental		
Disability		
Medical Care		
Doctor		
Optometrist/Lenses		
Dental		
Prescriptions		
Counseling/Therapy		
Transportation		
Car Payment 1		
Car Payment 2		
Insurance		
Gas/oil		
Repairs		
DMV/Smog		
Tolls/Parking		
Public Transportation		
Child Care		
Daycare/Sitting		
Child Support/Alimony		
Miscellaneous		
Banking Fees		
Laundry		
Union Dues		
Other		
Income Taxes		
Prior Year		
Estimated Tax Payments		
Savings		
Emergency		
Goals		
Total Essential Expenses		

Discretionary Expenses	Current	Proposed
Personal		
Beauty/Barber		
Clothing/Jewelry		
Cosmetics		
Manicure/Other		
Entertainment		
Cable		
Movie/Video		
Dining Out		
Sports/Hobbies/Clubs		
Vacations/Travel		
Books/Magazines		
Apps/Subscriptions		
Miscellaneous		
Pet Care/Vet		
Gifts		
Cell Phone		
Postage		
Cigarettes/Alcohol		
Donations/Tithing		
Internet Access		
Other		
Total Discretionary Expenses:		

Debt Payments

Creditor Name	Monthly Payments
Total Debt Payments:	

Adding it all up

Making sure you have a workable budget

Now it's time to put everything together and see whether your budget will work.

Remember, your short, mid and long term goals should be included with your expenses on your budget.

First, determine your total monthly expenses:

Total Necessary Expenses	
Total Discretionary Expenses	
Total Debt Payments	
Total Monthly Expenses	

Now let's see if your budget balances:

Total Monthly Net Income	
Minus Total Monthly Expenses	
Balance (+/-)	

Now, if your expenses exceed your income, you will have to work to find solutions if you are going to avoid falling deeper into debt. Credit counseling can help if you have high debt payments that are upsetting your budget. You may also tighten your belt in some areas to balance your finances. Start by going through your expenses and make adjustments and reductions in spending wherever you can.

Whatever you do, don't cut into the 10% - 15% you should be saving; you need to save up to three - six months' income to get through an emergency before you can start saving for anything else. If necessary, you can look at ways to cut your spending and increase your earnings to make ends meet. For now, you should set reasonable, attainable goals; you can also push a goal's deadline back and give yourself more time to save money.

Re-evaluate your budget periodically, especially when your income or needs change. A budget is simply a guideline, a tool to help you save to buy the things you want. With smart money management and clearly defined goals, consumers can come to rely on credit cards less and less.

We're entitled to have the things we want; we just have to be prepared to budget intelligently and save to get them.

Monthly Budget				
PROJECTED MONTHLY INCOME		Income 1	2,500.00	
		Extra income	500.00	
		Total monthly income	3,000.00	
ACTUAL MONTHLY INCOME		Income 1	2,500.00	
		Extra income	500.00	
		Total monthly income	3,000.00	
		Projected Cost	Actual Cost	Difference
HOUSING		1,500.00	1,400.00	100.00
Mortgage or rent		60.00	100.00	(40.00)
Phone		50.00	60.00	(10.00)
Electricity			180.00	20.00
Gas		200.00	48.00	2.00
Water and sewer		50.00		
Cable				
Waste removal				
Maintenance or repairs				
				1,788.00

Budget Saving Tips

You can't plug the leaks in your budget if you don't know where they are! Keep tracking your spending for at least 30 to 90 days.

Household

Take advantage of sales, coupons, and always comparison shop! Never pay more than you have to for anything.

Personal Care

Find out where discount stores, beauty colleges, and low cost dry cleaners are in your area. The money you save will be your own.

Child Care

Can you work with your neighbors to form a babysitting co-op? Can relatives help out?



Clothing

Discount outlets, secondhand clothing stores, and thrift shops are great places for saving money on clothing.

Entertainment

Rent a DVD or a video, make a bowl of popcorn and have fun!

Check your local paper for events in your area that are free or almost free for entertainment. Fairs and festivals are a good choice, and sometimes local attractions such as amusement parks offer coupons through local merchants.

Food

Plan your meals, make a list, and stick to it when you shop. Stay out of the store! Try to shop once a week or less. Extra trips to the store are budget busters.

Avoid fast food – this is the #1 leak in many budgets.

ALWAYS KEEP YOUR BUDGET IN MIND!

Plan: Plan for the future, major purchases and periodic expenses.

Set Financial Goals: Determine short, mid and long range financial goals.

Know the Difference between Wants and Needs: Take care of real needs first. Save what is left.

Don't Allow Expenses to exceed Income: Your take home pay is what you have available to spend or save.

WHAT YOUR SPENDING SHOULD LOOK LIKE

The ranges indicated here reflect income levels, family size, and personal choice. It's not a mistake that the percentages above don't add up to 100. Everyone's finances are different, and if your employer provides your medical coverage for example, you may be able to put more into other expenses. Work with these figures to establish your own guidelines.

	% of Monthly Income	Includes
Housing	35-45%	Mortgage, rent, property taxes, insurance, repairs and improvements. <i>Housing and utility expense can vary significantly depending on geographic location (i.e. urban, suburban or rural) and adjustments to the suggested budget percentages may need to be increased or decreased to allow for local conditions. Also persons living in high cost areas (metropolitan areas of California and other states) typically need more budget allocated to housing expenses. Individuals and families in the lowest income range may find that they would need to consider alternative housing arrangements (living with family members, sharing a house, etc.) as housing expense could exceed 60-75% of their income, leaving insufficient funds to pay for other basic budget items.</i>
Utilities	8-15%	Gas, electricity, water, trash, sewer and telephone (regular & cell). <i>If you are spending too much on utilities, consider switching long distance providers, saving up for a more efficient furnace, conserving electricity, stop sending text messages, etc.</i>
Food	10-20%	All food items, dining out, pet food. <i>On average, Americans spend 15% of their incomes on food. Watch out for fast food, which is a big budget buster. It's 5 times more expensive to dine out than to prepare meals yourself.</i>
Auto & Transportation	15-25%	Purchase and installment payments, gas & oil, repairs, insurance, parking & public transportation. <i>Many of us have cars we can't really afford. If that includes you, consider trading your car for a more affordable one. And in general, leasing is a bad idea.</i>
Medical	8-15%	Medical insurance premiums, prescriptions, doctor and dentist bills. <i>Since medical bills don't come along every month, consumers should save funds within the 8-15% range for emergencies.</i>
Clothing	3-5%	All clothing purchases, shoes & alterations. <i>There is a lot of gender-biased pricing in this category; women may find this figure harder to reach than men.</i>
Personal & Miscellaneous	5-10%	Miscellaneous Club dues, subscriptions, admissions, hobbies, postage, tobacco, cosmetics, hair cuts and cable TV. <i>Chances are you spend far more than 10% in this category. Most of these are "wants" and not "needs," so you shouldn't put this spending ahead of more vital items.</i>
Savings & Investments	5-10%	It's crucial that you set aside this 5-10% for your goals; <i>as for investing, one shouldn't consider it until they have significant savings (\$10,000 or more) in the bank.</i>
Monthly Installments	10-20%	Installments Credit card payments, personal & student loans, any other debt payments. <i>If you are paying more than 20% of your income in unsecured loans, you may be in serious financial jeopardy. Visit credit.org or call 1-800-WISE-PLAN for free, confidential debt counseling.</i>

Money Tips For Couples

- If both spouses work, most couples find it easier to have a joint household account for routine expenses and a separate personal account for each partner. Discuss whether you will both contribute equally to the joint account or if you will each contribute in proportion to your respective incomes.
- Set aside a regular time for discussion of money matters, preferably a day when neither of you has to work. Scheduling regular times means less time will be necessary and problems can be avoided.
- Discussions will be shorter, calmer and more productive if you discuss facts and figures on paper.
- Avoid blaming each other for financial problems. Rigid attitudes, beliefs or expectations about how you think your spouse should act will stifle your financial happiness and progress and cause problems in other areas of your lives as well.
- During your discussions try not to bring up how your parents or friends handle money. It is irrelevant and will make it more difficult for you and your spouse to reach mutually acceptable financial decisions.
- Keep each other regularly informed about all individual assets and debts whether in saving, checking or credit accounts. Avoid surprises; they will often be misinterpreted and cause problems.
- Make sure each of you has individual credit cards in your own name, whether they were obtained before or after marriage. Two good individual credit histories are better than one joint history when you apply for a loan. If one of you has a blemished credit record, the other's clean record can help.
- From time to time, look at other ways of better managing your money, particularly if there is a change in job status which has or might lead to a change in income and expenses.
- Divide responsibilities for regular financial tasks as evenly as possible so that neither of you feels you're shouldering the entire burden.
- Refusing to take an interest in or failing to develop competency in something as important as financial matters can be as destructive to a relationship as insisting on complete control in such matters.
- Using money to control your spouse, as emotional blackmail to get your way or to bolster your self esteem is likely to lead to retaliation either financially or in some aspect of your relationship.
- Make sure that you both discuss and agree about the use of any expected or unexpected windfall. If one spouse receives a windfall of money and makes a decision about its use without the agreement of the other, can seriously damage the trust you have established and harm your entire relationship.
- Involve your children in your family financial discussions and decisions as much as possible. Children usually want to be involved in decisions that affect them, such as plans for a vacation, or whether to buy a new television or a DVD player. They find out about them anyway, and are even more frightened and insecure when they see you attempting to hide such problems from them.
- If one of you thinks that your own or your spouse's spending has gotten out of control, or if one of you has constant or frequent worries about money that you can't resolve together, seek help immediately from a professional financial counselor.
- Develop some short and long range financial goals together, and check your progress toward such goals as through the use of a net worth statement.

Your Credit Report

Know what's on it, and check it often.

Your credit report has become increasingly essential to many areas of your life. The most important things you do; buying a home, buying a car, getting a new job, going to college – almost always involve someone reviewing your credit.

Your credit report contains information on where you work and live, the credit accounts that have been opened in your name, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy.

Every consumer should check his/her credit reports on a regular basis; there may be mistakes on it that can wreak havoc on a person's finances.

Married couples retain their individual credit records and credit scores, but any joint credit accounts should be reflected on both credit reports. This is one thing married couples should check for when reviewing their credit reports. Often, married couples start out with very different credit scores. Getting joint accounts and making sure they appear on both credit reports will help the partner with the lower score to benefit from the good credit history of the other partner.

The FACT Act of 2003 mandated that the three major national credit-reporting bureaus establish a website, a toll-free number and a mail address for consumers to request their credit report for free every year:

1. Go to the website www.annualcreditreport.com. **MAKE SURE** you type the address correctly, or you may end up at an imposter site set up by identity thieves.
 - a. Type the exact address of the free report site, **INCLUDING** the **www** (that is, type www.annualcreditreport.com).
 - b. Verify that you are immediately redirected to the secure page: [https:// www.annualcreditreport.com/cra/index.jsp](https://www.annualcreditreport.com/cra/index.jsp) is the redirect address.
 - c. Verify that the security lock is present in your browser.
 - d. On the data entry page (the first page you visit after you tell the site what state you live in), verify that a "VeriSign security" symbol is present near the top right on the page. Click on the certificate to ensure that it is indeed the certificate for www.annualcreditreport.com.
2. Call by phone: 877-322-8228
3. To submit a request by mail, download the Annual Credit Report Request Form located at www.annualcreditreport.com/cra/requestformfinal.pdf and mail it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

(Keep in mind that the location of the form or file name may change.) Do not contact the credit reporting bureau directly as this is the only method to receive a free credit report.

Notes





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